

The Commonwealth of Massachusetts
DIVISION OF BANKS AND LOAN AGENCIES



ANNUAL REPORT
OF THE
COMMISSIONER OF BANKS
FOR THE
Year Ending April 30, 1960

SECTION A
RELATING TO
CO-OPERATIVE BANKS AND
SAVINGS AND LOAN ASSOCIATIONS

Mass. Bank Examination

The Commonwealth of Massachusetts
DIVISION OF BANKS AND LOAN AGENCIES
150 CAUSEWAY STREET, BOSTON

Commissioner of Banks
EDWARD A. COUNIHAN, III

Deputy Commissioner of Banks
DANIEL J. O'CONNOR

Chief Director of Bank Examinations
PATRICK J. MOYNIHAN, C. P. A.

Director of Co-operative Bank Examinations
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The Commonwealth of Massachusetts

OFFICE OF THE COMMISSIONER OF BANKS
STATE HOUSE, BOSTON
AUGUST 10, 1960

*To the Honorable Senate and House of Representatives
of the Commonwealth of Massachusetts:*

I have the honor of submitting to you herewith the annual report of the Commissioner of Banks relating to Co-operative Banks and Savings and Loan Associations, pursuant to the provisions of General Laws, Chapter 167, Section 9, as most recently amended by Section 1 of Chapter 592 of the Acts of 1949.

The financial statements pertaining to Co-operative Banks and miscellaneous statistical data incorporated herein are for the fiscal year ending April, 1960. The financial statements and miscellaneous statistical data incorporated herein pertaining to Savings and Loan Associations are for the year ended December 31, 1959.

Respectfully,

EDWARD A. COUNIHAN, III
Commissioner of Banks

CO-OPERATIVE BANKS

As of April, 1960 there were 174 Co-operative Banks in operation in this Commonwealth. Pertinent statistical data concerning these banks as of the close of business April, 1960 is as follows:

	<i>Amount</i>	<i>Per Cent to Total Assets</i>
Total Assets	\$1,201,173,542.08	
Increase in Assets for the Fiscal Year	54,505,867.00	
Total Investments in Loans Secured by First Mortgages	986,967,272.49	82.18
Total Direct Reduction Mortgage Loans	750,438,899.62	62.48
Total G.I. Loans	184,897,669.78	15.39
All Other Types of Real Estate Loans	51,630,703.09	4.31
Liquidity as Represented by Cash, Due from Banks and Bonds and Notes	178,297,701.81	14.84
Capital Accumulated by Deposits on Shares and Other Accounts	1,052,998,508.69	87.66
Reserve Accounts Available for Losses	*99,166,716.89	8.26

*This figure (\$99,166,716.89) represents 9.42% of the total share capital.

The above figures, pertaining to the Co-operative Bank Industry in this Commonwealth, disclose a substantial increase for the fiscal year ending April, 1960. The growth and progress shown is one of the most gratifying performances in the eighty-three years' existence of the Co-operative Banks. In the thrift and home-financing field, these Banks continue to serve a large segment of the citizenry, and have contributed much to the economy of this Commonwealth. Their strong position offers conclusive evidence of the dedicated efforts of Directors, Officers and Employees to their respective responsibilities.

LEGISLATION ENACTED RELATING TO CO-OPERATIVE BANKS

Acts of 1959

Chapter 341 — AN ACT relative to reports rendered to the Commissioner of Banks.
(Amending G. L., Chap. 167, Sec. 8)

Chapter 342 — AN ACT authorizing co-operative banks to make or acquire loans guaranteed by the Federal Housing Administrator.
(Amending G. L., Chap. 170, new Sec. 24A)

Acts of 1960

Chapter 24 — AN ACT authorizing co-operative banks and credit unions to make loans to members and depositors in anticipation of dividends.
(Amending G. L., Chap. 170, new Sec. 25A)

Chapter 27 — AN ACT relative to the safekeeping of certain securities and pass-books of depositors in banks.
(Amending G. L., Chap. 167, new Sec. 6A)

Chapter 54 — AN ACT relative to the aggregate amount that may be invested in certain real estate loans by co-operative banks.
(Amending G. L., Chap. 170, Sec. 24, Sub-Sec. 4)

Chapter 111 — AN ACT relative to investments by co-operative banks in Federal Home Loan Bank system.
(Amending G. L., Chap. 170, Sec. 26, Sub-Sec. 3)

Chapter 122 — AN ACT relative to membership in co-operative banks.
(Amending G. L., Chap. 170, Sec. 24, Sub-Sec. 1A-new)

Chapter 195 — AN ACT decreasing the liquidity reserve in co-operative banks.
(Amending G. L., Chap. 170, Sec. 40)

Chapter 230 — AN ACT relative to deposits of public moneys and funds in co-operative banks.
(Amending G. L., Chap. 29, new Sec. 34A)

THE CO-OPERATIVE CENTRAL BANK

As of the close of business April 30, 1960, the aggregate assets of this Corporation amounted to \$26,893,185.87. These assets are divided between the liquidity reserve fund, amounting to \$11,706,290.64, and the share insurance fund of \$15,186,895.23.

The Co-operative Central Bank was established by an Act of Legislature in 1932, and its powers were broadened by a further Act of Legislature in 1934, which created the Share Insurance Fund. Under the provisions of statute, it is wholly owned and administered by all Co-operative Banks incorporated under the laws of Massachusetts. The Co-operative Central Bank serves a dual purpose for the 174 Co-operative Banks—namely, to provide cash to a Co-operative Bank in an emergency, and to protect in full against loss the savings of the account-holders of its member Banks. This Corporation, which has been in operation for over twenty-eight years, has proved to be an effective bulwark during periods of economic stress, while also providing insurance for deposit balances in the Co-operative Banks of this Commonwealth.

CO-OPERATIVE BANKS EMPLOYEES' RETIREMENT ASSOCIATION

The Co-operative Banks Employees' Retirement Association was created by an Act of Legislature in 1945 and was established for the purpose of providing pensions for eligible employees of the participating banks who retire on account of age or disability. The law defines eligible employees as employees of Co-operative Banks established under the laws of this Commonwealth, the Co-operative Bank League of Massachusetts and the Co-operative Central Bank. As of April 30, 1960, the assets of this Association amounted to \$1,906,921.65. As of this date there were 104 Banks which were members of this Association and 523 eligible employees.

SAVINGS AND LOAN ASSOCIATIONS

There are, in this Commonwealth, three state-chartered Savings and Loan Associations, all of which are located in the Southeastern section of the Commonwealth. These Associations operate under agreements of association in the form of voluntary trusts. The Commissioner of Banks has supervision over these Associations in accordance with the provisions of Section 34 of Chapter 93 of the General Laws. As of the close of business December 31, 1959, these Associations had aggregate assets in the amount of \$3,082,213 representing a decrease of \$12,996,311 during the fiscal year. During the fiscal year the Attleborough Savings and Loan Association surrendered its state charter and converted to a federal savings and loan association. This fact is accountable for the decrease.

ABSTRACTS OF THE ANNUAL REPORTS
OF
CO-OPERATIVE BANKS
SHOWING
LOCATIONS OF MAIN OFFICES AND BRANCHES
NAMES OF OPERATING OFFICERS AND DIRECTORS
AND
MEMBERS OF THE SECURITY COMMITTEE

ABINGTON

North Abington Co-operative Bank
6 Harrison Avenue

Date of Incorporation, March 28, 1888
Began Business, April 4, 1888

Regular meeting for receipt of moneys the first
Wednesday of each month.

Francis S. Murphy <i>President</i>	George D. Witherell <i>Treasurer</i>
Mildred M. Curtis <i>Assistant Treasurers</i>	Herbert W. Pendleton

Directors

*H. W. Belcher	A. Lelyveld
*S. W. Feener	M. T. Lydon
G. F. Garrity	F. S. Murphy
*J. C. Hohman	J. R. Wheatley
J. Ingle	*D. C. Wilder
F. B. Irwin	G. D. Witherell
K. H. Johnson	

ADAMS

Adams Co-operative Bank
20 Center Street

Date of Incorporation, December 17, 1895
Began Business, March 10, 1896

Regular meeting for receipt of moneys the second
Tuesday of each month.

Edward H. Arnold <i>President</i>	Harry J. Sheldon <i>Treasurer</i>
Robert L. Barschdorf <i>Assistant Treasurer</i>	

Directors

*E. H. Arnold	W. H. Shaw
*H. Blanchette, Jr.	*H. J. Sheldon
*J. C. Bloniarz	W. Young
J. E. Cashin	

AMESBURY

The Amesbury Co-operative Bank
12 Market Street

Date of Incorporation, April 10, 1886
Began Business, May 1, 1886

Regular meeting for receipt of moneys the first
Monday of each month.

Edward W. Gould <i>President</i>	Leslie C. Tuxbury <i>Treasurer</i>
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Directors

*F. A. Bryant	*T. O. Lamprey
*C. C. Chipman	A. Richer
*R. B. Fraser	L. C. Tuxbury
E. W. Gould	H. M. Watkins
*E. D. Hanley	

ARLINGTON

The Arlington Co-operative Bank
699 Massachusetts Avenue

Date of Incorporation, October 30, 1889
Began Business, November 14, 1889

Regular meeting for receipt of moneys the second
Tuesday of each month.

Walter T. Chamberlain <i>President</i>	R. Curtis Hamilton <i>Treasurer</i>
Richard A. Jones <i>Assistant Treasurer</i>	

Directors

N. G. Anderson	D. K. Irwin
W. G. Bott	W. D. Israel
D. J. Buckley, Jr.	*A. A. Kimball
*W. T. Chamberlain	A. W. Wunderly
H. M. Estabrook	A. P. Wyman
R. C. Hamilton	*A. O. Yeames

ATHOL

Athol Co-operative Bank
90 Exchange Street

Date of Incorporation, July 1, 1889
Began Business, July 15, 1889

Regular meeting for receipt of moneys the third
Monday of each month.

William G. Lord <i>President</i>	Howard W. Grimes <i>Treasurer</i>
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Directors

*J. W. Campbell	S. L. Morse
R. L. Dexter	*R. P. Mullen
E. T. Fredette	C. E. Rowe
M. N. Gould	B. Rubino
G. E. Grover	W. A. Thorp
J. J. Jasins	R. M. Tyler
*W. G. Lord	C. E. Worrick
*J. H. McIntosh	

ATTLEBORO

Attleborough Co-operative Bank
124 Bank Street

Date of Incorporation, July 18, 1892
Began Business, August 17, 1892

Regular meeting for receipt of moneys the third
Wednesday of each month.

Thomas E. Fuller <i>President</i>	Herbert F. Conant <i>Treasurer</i>
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Directors

M. E. E. Ashley	W. C. Conro
J. D. Baer	E. F. Fuller
*C. J. Brigham	*T. E. Fuller
R. I. Clark	*J. B. Moulton
*H. F. Conant	

AUBURN**Auburn Co-operative Bank**
42 Auburn StreetDate of Incorporation, May 29, 1951
Began Business, May 29, 1951

Regular meeting for receipt of moneys the last business day of each month.

Robert W. Stone <i>President</i>	Alma B. Johnson <i>Treasurer</i>
George O. Keep <i>Assistant Treasurers</i>	Donald M. Ward <i>Assistant Treasurers</i>

Directors

*H. E. Barriere	*G. O. Keep
G. H. Campbell	J. H. Lewis
C. J. Carr	F. A. Pierce
D. B. Davis	*J. E. Riley
*J. R. Hoey	R. E. Sjogren
C. W. Holstrom	*R. W. Stone
J. J. Jacobson	

AVON**Avon Co-operative Bank**
1 East Main StreetDate of Incorporation, February 24, 1914
Began Business, March 5, 1914

Regular meeting for receipt of moneys the first Thursday of each month.

Anthony Marino <i>President</i>	Frank H. Kiel <i>Treasurer</i>
Harold E. Smith <i>Assistant Treasurer</i>	

Directors

*J. B. Collins	*R. A. Prior
R. E. Curran	G. F. Reynolds
*M. J. Diauto	W. S. Reynolds
H. C. Gilgan	H. E. Smith
F. H. Kiel	J. H. Sullivan
*A. Marino	C. J. Tougas
*R. D. Nelson	G. L. Wainwright
J. S. Parker	

BARNSTABLE**Hyannis Co-operative Bank**
West Main Street and Scudder AvenueDate of Incorporation, March 11, 1925
Began Business, April 18, 1925**Branch Office**

Main Street and South Orleans Road, Orleans

Regular meeting for receipt of moneys the eighteenth day of each month.

A. Harold Castonguay <i>President</i>	Lillian Olsen <i>Treasurer</i>
Joseph W. Higgins <i>Assistant Treasurer</i>	

Directors

G. C. Besse	J. A. Nickerson
A. H. Castonguay	T. H. Nickerson
*C. M. Chase	*W. E. C. Perry
*W. B. Chase	*T. J. Powers
W. B. Crosby, Jr.	B. F. Ryder
J. W. Higgins	E. E. Sparrow
*L. R. MacIvor	*R. A. Welsh
R. Makepeace	

BELMONT**Waverley Co-operative Bank**
30 Church StreetDate of Incorporation, April 16, 1896
Began Business, April 16, 1896

Regular meeting for receipt of moneys the second Monday of each month.

William J. Keville <i>President</i>	Walter E. Boright <i>Treasurer</i>
Edith L. Munroe <i>Assistant Treasurer</i>	

Directors

*E. D. Allen	H. M. Mostrom
*W. E. Boright	A. L. Taylor
M. J. Farrell	R. H. W. Welch, Jr.
*W. J. Keville	L. W. Williamson
F. J. Lally	

BEVERLY**The Beverly Co-operative Bank**
254 Cabot StreetDate of Incorporation, August 25, 1888
Began Business, September 18, 1888

Regular meeting for receipt of moneys the third Tuesday of each month.

Russell P. Brown <i>President</i>	Herbert C. Noren <i>Treasurer</i>
Preston E. Woodberry <i>Assistant Treasurer</i>	

Directors

R. E. Alt	J. P. Nixon
C. H. Barter	H. C. Noren
*R. P. Brown	E. H. Ober
*G. A. Foster	B. W. Phillips
*M. G. Grey	P. Scott
H. W. Lee	*R. L. Spiller
W. L. Moody	W. C. Tannebring
*L. Morgan	

BOSTON**Beacon Co-operative Bank**
1918b Beacon Street (Brighton District)Date of Incorporation, September 11, 1958
Began Business, October 1, 1958

Regular meeting for receipt of moneys the last business day of each month.

Theodore Feinstein <i>President</i>	Jacob Stone <i>Treasurer</i>
Elliott Fleisher <i>Assistant Treasurers</i>	Michael LoPresti

Directors

J. Burnbaum	G. I. Glunts
*C. J. Caterino	*M. Kamin
*G. Clayman	J. Limer
S. Dane	J. Rosenfield
R. Epstein	J. Stone
T. Feinstein	*A. J. Tambone
A. Frank	N. S. Weinberg
*J. M. Glassman	

BOSTON**Bellevue Co-operative Bank**
1856 Centre Street (West Roxbury District)Date of Incorporation, January 5, 1921
Began Business, January 17, 1921Regular meeting for receipt of moneys the third
Monday of each month.Franklin T. Towle John A. Whittemore, Jr.
President *Treasurer*Doris G. Hamilton
*Assistant Treasurer**Directors*

B. E. Barton	D. G. Hamilton
T. D. Buckley	J. D. Sutherland
*J. W. Colpitts	*F. T. Towle
A. W. Doolittle	*J. A. Whittemore, Jr.
B. E. Grant	E. E. Wood, Jr.

Brighton Co-operative Bank
157 Brighton Avenue (Allston District)Date of Incorporation, May 17, 1911
Began Business, May 22, 1911Regular meeting for receipt of moneys the last
business day of each month.John H. Fitzpatrick Louis J. Raffio
President *Treasurer*Francis D. Tramontozzi
*Assistant Treasurer**Directors*

C. E. Bevelander	L. J. Raffio
J. L. Dunn	*J. J. Ryan
J. J. Fitzpatrick	*W. I. Savage
*C. L. Havey	*H. R. Smith
A. W. Keddy	R. B. Stewart
J. McKenney	*L. W. Storer
J. W. Moore	O. M. Whitney
L. G. Perry	

Charlestown Co-operative Bank
265 No. Washington St. (Charlestown District)Date of Incorporation, April 30, 1913
Began Business, June 7, 1913Regular meeting for receipt of moneys the first
Saturday of each month.James J. O'Halloran John Burke
President *Treasurer*James H. O'Donnell
*Assistant Treasurer**Directors*

J. Burke	C. A. McCarthy
*J. H. Burns	J. H. O'Donnell
P. P. Coluci	*J. J. O'Halloran
R. S. Herlihy	E. E. O'Neill
E. J. Leary	D. A. Wiles
A. J. McCarthy	

Codman Co-operative Bank
485 Washington Street (Dorchester District)Date of Incorporation, June 15, 1920
Began Business, June 15, 1920Regular meeting for receipt of moneys the third
Wednesday of each month.William B. Crosby Thomas Leavitt
President *Treasurer**Directors*

*W. B. Crosby	*T. Leavitt
H. M. Drown	O. E. Mann
H. E. Eichel	*H. F. Parker
E. N. Flaherty	C. Shulman

Colonial Co-operative Bank
15 Congress StreetDate of Incorporation, August 21, 1890
Began Business, September 10, 1890Regular meeting for receipt of moneys the last
business day of each month.Spencer F. Deming Spencer F. Deming
President *Treasurer*Elizabeth M. MacDonald
*Assistant Treasurer**Directors*

*C. L. Clapp	*H. F. Mackin
*S. F. Deming	R. S. McNeilly
E. Dyson	C. L. O'Reilly
M. F. Huban	G. S. Parker
G. N. Hurd, Jr.	W. S. Robbins
R. K. Jennings	E. S. Rollins

The Commonwealth Co-operative Bank
73 Tremont StreetDate of Incorporation, October 25, 1927
Began Business, January 10, 1928Regular meeting for receipt of moneys the second
Thursday of each month.Joseph P. Gentile John A. Maturo
President *Treasurer*Eunice E. Kaupp
*Assistant Treasurer**Directors*

*J. H. Corcoran	K. V. Minihan
*J. A. Freeman	J. F. O'Connell
J. P. Gentile	*J. A. Ronan
T. J. Greehan	D. J. Stratton
*J. J. Kelleher	E. J. Turner
*J. A. Maturo	

Enterprise Co-operative Bank
25 Meridian Street (East Boston District)

Date of Incorporation, March 31, 1888
Began Business, April 3, 1888

Regular meeting for receipt of moneys the third
Wednesday of each month.

Lauris W. MacPhail Gertrude L. Moore
President Treasurer

Herbert L. Farnham
Assistant Treasurer

Directors

*S. Clarke	L. W. MacPhail
M. F. DiTroia	G. L. Moore
H. L. Farnham	W. Peach
*R. F. Goldsworthy	S. P. Sloane
*E. S. Haskell	*H. M. Turiello
L. D. Hughes	

Germania Co-operative Bank
1 Court Street

Date of Incorporation, October 3, 1885
Began Business, October 20, 1885

Regular meeting for receipt of moneys the last
business day of each month.

Willis Dresser Willis Dresser
President Treasurer

John J. Kelley, Jr.
Assistant Treasurer

Directors

R. K. Bachelder	E. J. Geishecker
*H. R. Bartlett	E. A. Higgins
*A. Campbell, Jr.	J. G. Macquarrie
A. Dresser	A. Sawyer
*W. Dresser	J. P. Vaccaro
I. Fishman	*A. Willis, Jr.

Farragut Co-operative Bank
706 E. Broadway (South Boston District)

Date of Incorporation, December 30, 1909
Began Business, February 15, 1910

Regular meeting for receipt of moneys the last busi-
ness day of each month.

Archibald Dresser Walter H. McGee
President Treasurer

James W. Rowe
Assistant Treasurer

Directors

*H. F. Chantler	*C. R. Greco
J. M. Crowley	A. F. Kaupp
G. A. Cummings	W. H. McGee
J. Dahill	J. C. Seymour
*A. Dresser	C. P. Sheehan
W. Dresser	*O. E. Vaccaro

Haymarket Co-operative Bank
60 Washington Street

Date of Incorporation, May 18, 1955
Began Business, July 18, 1955

Regular meeting for receipt of moneys the last
business day of each month.

Anthony F. Viola Albert M. Taber
President Treasurer

Harry Kalliavas Joseph L. Murphy
Assistant Treasurers

Directors

*J. C. Brink	F. E. Pereira
*J. J. Caruso	J. E. Petrino
G. H. Flight	E. G. Rothmund
J. G. Gazzola	*A. D. Russo
T. A. Glynn, Jr.	H. M. Torlone
H. Kalliavas	J. Vangi
A. A. Martin	*A. F. Viola
*J. L. Murphy	

Forest Hills Co-operative Bank
3720 Washington Street (Forest Hills District)

Date of Incorporation, March 20, 1914
Began Business, April 23, 1914

Regular meeting for receipt of moneys the last
Wednesday of each month.

James M. Graham Joseph F. Walsh
President Treasurer

Eleanor M. Murray
Assistant Treasurer

Directors

T. F. Brady	G. S. Hennessy
T. A. Cronin	R. A. MacLellan
A. J. DeVasto	*J. D. McLeod
*W. F. Donnelly	F. J. Mello
*H. J. Fandel	L. J. Scolponeti
*R. T. Fowler, Jr.	G. B. Stebbins
J. M. Graham	*J. F. Walsh
J. M. Graham, Jr.	

Hyde Park Co-operative Bank
1172 River Street (Hyde Park District)

Date of Incorporation, March 26, 1886
Began Business, May 5, 1886

Regular meeting for receipt of moneys the first
Wednesday of each month.

Terence J. O'Donnell Joseph F. Lynch
President Treasurer

Bertha M. Lenz
Assistant Treasurer

Directors

*R. A. Bruce	*T. J. O'Donnell
J. S. Cheverie	F. A. Ricci
J. H. Farrell	*J. F. Rooney, Jr.
P. E. Finn	W. P. Slattery
A. C. King, Jr.	J. R. Thompson
J. F. Lynch	M. J. Walsh
J. F. McMahon	

BOSTON**Jamaica Plain Co-operative Bank**
675 Centre Street (Jamaica Plain District)Date of Incorporation, February 7, 1920
Began Business, February 19, 1920Regular meeting for receipt of moneys the third
Thursday of each month.John Griffin
*President*Roger C. Allen
*Treasurer*Fred A. Pflug
*Assistant Treasurer**Directors**R. C. Allen
*D. M. Driscoll
L. E. Goodwin
J. Griffin
J. A. Long
E. C. MitchellE. C. Nickerson
*P. J. Oswald
*E. F. Penshorn
F. A. Pflug
C. J. Yumont**Joseph Warren Co-operative Bank of Roxbury**
2371 Washington Street (Roxbury District)Date of Incorporation, April 26, 1910
Began Business, May 16, 1910Regular meeting for receipt of moneys the third
Monday of each month.Frank D. Littlefield
*President*Ernest A. Swan
*Treasurer*C. Vera Burns
*Assistant Treasurer**Directors**R. E. Anderson
J. S. Ballantyne
F. A. Cronin
J. T. Donovan
W. J. Fisher
*W. J. Furlong
*R. Y. Hoeh*E. J. Kane
F. D. Littlefield
D. M. Nixon
L. M. Peters
*J. C. Pitcher
E. A. Swan
F. S. Waterman**The Massachusetts Co-operative Bank**
1442 Dorchester Avenue (Dorchester District)Date of Incorporation, May 19, 1908
Began Business, May 28, 1908Regular meeting for receipt of moneys the last
business day of each month.Edward W. O'Hearn
*President*Joseph C. Murray
*Treasurer*Catherine M. Dwyer
*Assistant Treasurer**Directors*P. A. Chapman
P. J. Cifrino
E. J. Cody
W. F. DeLue
F. J. Dolan
*J. E. Duffy
C. W. Hardy
J. E. HurleyT. J. Kearns
E. V. Martin
*E. W. O'Hearn
*P. E. O'Hearn
*E. A. Retzel
C. P. Riley
J. J. Rochefort**The Mattapan Co-operative Bank**
1575 Blue Hill Avenue (Mattapan District)Date of Incorporation, November 14, 1910
Began Business, December 20, 1910Regular meeting for receipt of moneys the third
Tuesday of each month.Oscar B. Keith
*President*Henry L. Ricker
*Treasurer*Carl H. Kullen
*Assistant Treasurer**Directors*W. H. Crosby
B. G. Cruckshank
*G. T. Curley
*R. A. Dwan
E. E. Erickson
*O. B. Keith*A. E. King
*H. L. Ricker
J. A. Spencer
C. K. Thurston
R. S. Wentworth**Meeting House Hill Co-operative Bank**
200 Bowdoin Street (Dorchester District)Date of Incorporation, April 22, 1914
Began Business, May 14, 1914Regular meeting for receipt of moneys the second
Thursday of each month.William E. Wight
*President*Thomas L. O'Keeffe
*Treasurer*Anna F. Barry
*Assistant Treasurer**Directors**W. Campbell
F. S. Devlin
J. H. Dixon
W. J. Fitzgerald
J. C. Moore*T. L. O'Keeffe
H. S. Richard
*R. F. Sheehan
*W. E. Wight**Merchants Co-operative Bank**
125 Tremont StreetDate of Incorporation, December 20, 1881
Began Business, February 10, 1882Regular meeting for receipt of moneys the fifteenth
day of each month.Henry H. Pierce
*President*Burt Hanson
*Treasurer*Girard N. Jones
William P. Stevens
*Assistant Treasurers*Norman L. Hurd
Duncan MacAskill*Directors*G. T. Bolster
*R. H. Hallowell, Jr.
D. B. Lunt
*A. S. Macalaster
H. L. MannR. C. Miner
*A. W. Phinney
*H. H. Pierce
E. D. Ryer

Minot Co-operative Bank
776 Adams Street (Neponset District)

Date of Incorporation, June 19, 1923
 Began Business, July 1, 1923

Regular meeting for receipt of moneys the last business day of each month.

Charles J. Adams Nelson F. Hermance, Jr.
President Treasurer

Directors

*C. J. Adams	W. G. Lynch
A. E. Aronson	S. W. Manter
F. A. Brunton	F. Y. Marshall
J. F. Connolly	*J. J. McCrackin
H. S. French	H. L. Palmer
*N. F. Hermance, Jr.	*T. M. Stockman
J. P. Holland	

Mt. Vernon Co-operative Bank
583 Boylston Street

Date of Incorporation, November 8, 1921
 Began Business, November 8, 1921

Regular meeting for receipt of moneys the last business day of each month.

Harold Ullian Malcolm W. Russell
President Treasurer

Nathalie Rosenberg
Assistant Treasurer

Directors

H. Borofsky	B. Rappaport
R. M. Goldstein	C. J. Robison
*A. M. Gopen	C. Seigel
D. Gopen	*H. Ullian
S. P. Gopen	H. Wald
*M. S. Grossman	

The Mt. Washington Co-operative Bank
430 Broadway (South Boston District)

Date of Incorporation, June 20, 1893
 Began Business, June 21, 1893

Regular meeting for receipt of moneys the third Wednesday of each month.

Thomas J. Giblin Brendon Shea
President Treasurer

Paul G. Day Charles P. Miller
Assistant Treasurers

Directors

J. T. Curtis	M. J. Logan
J. T. Day	J. H. Murphy
*T. J. Giblin	*J. J. O'Connor
F. J. Hannon	G. J. Pfannenstiehl
P. J. Jakmauh	B. Shea
P. T. Kendrick	*S. J. Tomasello

The North Dorchester Co-operative Bank
39 Savin Hill Avenue (Dorchester District)

Date of Incorporation, July 20, 1907
 Began Business, August 20, 1907

Regular meeting for receipt of moneys the third Tuesday of each month.

David J. Kelley John G. Long
President Treasurer

Mary M. Daly
Assistant Treasurer

Directors

J. J. Beades	D. J. Kelley
*H. A. Carey	J. G. Long
M. J. Connolly	*F. X. Moritz
J. F. Daly	*W. J. Roman
*P. F. Gallahue	B. E. Spellman
*R. M. Horrigan	T. J. Spring

Pioneer Co-operative Bank
209 Berkeley Street
(Park Square District)

Date of Incorporation, July 26, 1877
 Began Business, August 6, 1877

Regular meeting for receipt of moneys the tenth day of each month.

Ira G. Hersey, Jr. Walter A. Murphy
President Treasurer

Isabel C. Arthur Muriel J. Stanger
Assistant Treasurers

Directors

J. J. Connolly	*W. A. Murphy
*W. C. Gartner	J. S. Nolan
A. W. Hanson	E. F. Shamon
*I. G. Hersey, Jr.	*J. V. Smith
*M. E. Hollis	K. W. Smith
M. Jenkins	H. F. Weiler
W. M. Kingman	*E. T. Wholley
*C. A. Lundquist	W. F. Wyman
E. T. Matsuki	

Roslindale Co-operative Bank of Boston
40 Belgrade Avenue (Roslindale District)

Date of Incorporation, March 7, 1898
 Began Business, April 20, 1898

Regular meeting for receipt of moneys the last business day of each month.

D. Leo Lionberger Fred J. Johnson, Jr.
President Treasurer

Marjorie E. Paine
Assistant Treasurer

Directors

E. C. Doherty	*A. McNeil
E. W. Folsom	M. E. Paine
C. C. Gates	N. G. Papps
F. J. Johnson	H. L. Shufro
F. J. Johnson, Jr.	W. J. Stokes
*D. L. Lionberger	*F. B. Williams, Jr.

BOSTON**Roxbury-Highland Co-operative Bank**
515 Centre Street (Jamaica Plain District)Date of Incorporation, October 3, 1889
Began Business, November 1, 1889Regular meeting for receipt of moneys the first
Wednesday of each month.Charles E. Nichols
*President*John J. O'Donnell, Jr.
*Treasurer**Directors**E. C. Bamberry
H. G. Bean
H. C. Bleiler
W. F. Bleiler
E. V. Grabill
H. Hohenstein
R. H. Jones, Jr.R. A. MacLellan
H. F. Malley
*J. F. Murphy
*C. E. Nichols
J. J. O'Donnell, Jr.
G. E. Plugge
N. H. Simpson**South Boston Co-operative Bank**
116 Dorchester Street (South Boston District)Date of Incorporation, June 11, 1913
Began Business, June 21, 1913Regular meeting for receipt of moneys the third
Monday of each month.William H. Griffin
*President*John H. Casey
*Treasurer**Directors*J. P. Banks
J. H. Casey
*J. F. Devine
*W. H. Griffin
H. H. Hookway
E. L. HopkinsL. T. Maloney
F. A. Meagher
F. J. Monahan
J. J. Regan
W. J. Skudris
*C. G. Stream**Telephone Workers' Co-operative Bank**
50 Oliver StreetDate of Incorporation, March 20, 1923
Began Business, April 30, 1923Regular meeting for receipt of moneys the last
business day of each month.Albert F. Ripley
*President*John F. Couming
*Treasurer*Mary F. Dynan
*Assistant Treasurer**Directors**H. W. Bates
W. E. Bevins
J. J. Brennan
W. P. Brennan
J. J. Coughlan
*J. F. Couming
P. J. Eaton*L. R. Ford
H. V. Keefe
*J. R. McLeish
J. L. Reynolds
A. F. Ripley
C. F. VanTassel
R. F. Williams**The Uphams Corner Co-operative Bank**
564 Columbia Road (Dorchester District)Date of Incorporation, January 4, 1928
Began Business, January 4, 1928Regular meeting for receipt of moneys the second
Monday of each month.C. Leighton Forbes
*President*Dorothy R. Coffey
*Treasurer**Directors*A. F. Brady
W. F. Cleary
D. R. Coffey
E. A. Craig
H. R. Donaghue*C. L. Forbes
*J. H. Freeman
*D. F. O'Connell
F. O'Rourke
C. A. Young, II**Volunteer Co-operative Bank**
209 Washington StreetDate of Incorporation, November 16, 1887
Began Business, January 1, 1888Regular meeting for receipt of moneys the third
Wednesday of each month.John F. Welch
*President*Paul F. Ochs
*Treasurer*Joseph E. Langone
*Assistant Treasurers*Maurice J. Angland
*Assistant Treasurers**Directors*M. J. Connelly
S. Dunn
W. F. Finucane
P. L. Flynn, Jr.
C. J. Fox
A. J. GartlandW. W. Johnson
*E. J. Moore
*P. F. Ochs
A. N. Osgood
W. H. Sullivan, Jr.
*J. F. Welch**Workingmen's Co-operative Bank**
73 CornhillDate of Incorporation, June 9, 1880
Began Business, June 11, 1880**Branch Offices**264 Massachusetts Avenue
68 Summer StreetRegular meeting for receipt of moneys the fifteenth
day of each month.Everett P. Pope
*President*Michael J. Dunnigan
*Treasurer*James F. Rynn
*Assistant Treasurers*Mildred M. McLean
*Assistant Treasurers**Directors*P. D. Boltz
W. C. Browne
*S. S. Dean
J. W. Gerrity
W. H. Gulliver, Jr.
H. Holst*R. A. Ilg
*W. A. McCorrison
*E. P. Pope
A. S. Potter
*R. B. Tyler
*J. A. Whittemore, Jr.

BRAINTREE**The Braintree Co-operative Bank**
871 Washington StreetDate of Incorporation, June 24, 1889
Began Business, October 15, 1889Regular meeting for receipt of moneys the third
Tuesday of each month.

Henry D. Higgins <i>President</i>	Arthur L. Whitten <i>Treasurer</i>
Rita W. G. Church <i>Assistant Treasurers</i>	Mabel F. McMorris

Directors

H. I. Charnock	N. R. Pillsbury
C. R. Furlong	N. P. Potter
*H. D. Higgins	J. L. Ray
G. V. Jones	H. F. Robinson
*R. Lakin	W. B. Strathdee
J. F. Leetch	A. P. Sullivan
A. W. Moffatt	*A. L. Whitten
E. C. Mower, Jr.	

BRIDGEWATER**Bridgewater Co-operative Bank**
Corner Church and South StreetsDate of Incorporation, May 27, 1902
Began Business, June 16, 1902Regular meeting for receipt of moneys the third
Monday of each month.

Rosario Wood <i>President</i>	Harvey A. Wilber <i>Treasurer</i>
	Mary C. Scully <i>Assistant Treasurer</i>

Directors

U. Baroni	H. C. Graebe
*A. Brouillard	H. D. Hunt
*D. C. Chamberlain	E. J. Madden
A. E. Cox, Jr.	*F. Mitchell
P. P. Dorr	B. E. Ward
H. P. Dunn	*R. Wood

BROCKTON**Campello Co-operative Bank**
1090 Main StreetDate of Incorporation, October 3, 1877
Began Business, October 8, 1877Regular meeting for receipt of moneys the second
Monday of each month.

Walter A. Forbush <i>President</i>	Jason W. Shurtleff <i>Treasurer</i>
Anna E. Johnson <i>Assistant Treasurers</i>	Robert L. Smith

Directors

D. E. Alexander	W. A. Forbush, Jr.
W. H. Anderson	H. W. Harding
*P. C. Bennett	H. F. Hollis
*A. A. Chamberlain	*W. R. Morse
B. E. Crowell	F. H. Sargent, Jr.
G. I. Crowell	J. W. Shurtleff
W. A. Forbush	W. F. Stephens

BROOKLINE**Brookline Co-operative Bank**
264 Washington StreetDate of Incorporation, March 13, 1895
Began Business, May 2, 1895Regular meeting for receipt of moneys the first
Thursday of each month.

Daniel G. Rollins <i>President</i>	James S. Parker <i>Treasurer</i>
	Harold L. Goldsmith <i>Assistant Treasurer</i>

Directors

*W. B. Bushway	*F. J. O'Hearn
G. R. Joslin	J. S. Parker
*M. J. McLaughlin	D. G. Rollins
M. S. McNeilly	R. S. Weeks, Jr.
T. J. Noonan	

Chestnut Hill Co-operative Bank
1218 Boylston StreetDate of Incorporation, August 3, 1954
Began Business, October 1, 1954Regular meeting for receipt of moneys the last
business day of each month.

Grafton Fay <i>President</i>	Stanley Gruber <i>Treasurer</i>
Ernest T. Ridlon <i>Assistant Treasurers</i>	Sydney M. Goldfine

Directors

T. Black	M. M. Goldfine
M. Cerel	*S. Gruber
H. B. Cohen	*M. J. Levin
M. Colten	*M. C. Roberts
*J. Condos	J. Silvano
D. L. Currier	M. M. Starensier
G. Fay	E. A. Umlah
*H. E. Franks	

Coolidge Corner Co-operative Bank
1320 Beacon StreetDate of Incorporation, April 6, 1955
Began Business, May 24, 1955Regular meeting for receipt of moneys the last
business day of each month.

Benjamin Yarchin <i>President</i>	Benjamin Yarchin <i>Treasurer</i>
Marjorie P. Dougherty <i>Assistant Treasurers</i>	George B. Lourie

Directors

*N. Buchman	*B. Phillips
A. L. Carnegie	B. Riseman
S. Cooper	W. A. Silverman
D. M. Harvey	A. Yarchin
G. B. Lourie	*B. Yarchin
J. Lourie	D. Yarchin
E. R. Masters	

CAMBRIDGE

**The Columbian Co-operative Bank
of Cambridge**
751 Massachusetts Avenue

Date of Incorporation, May 6, 1892
Began Business, June 6, 1892

Regular meeting for receipt of moneys the second
Monday of each month.

Arthur M. Wright Earle D. Wood
President *Treasurer*

Directors

*D. H. Andrews	A. J. Serino
L. Bartel	J. E. Spike
*E. A. Crane	D. N. Squires
C. A. Higley	*E. D. Wood
F. J. Reardon	A. M. Wright
G. K. Saurwein	

North Cambridge Co-operative Bank
2360 Massachusetts Avenue

Date of Incorporation, June 27, 1912
Began Business, July 9, 1912

Regular meeting for receipt of moneys the second
Tuesday of each month.

John D. Lynch John F. Griffin
President *Treasurer*

Marion A. Roche
Assistant Treasurer

Directors

C. A. Brusich	*D. M. Murphy
E. J. Danehy	P. J. Nelligan
*J. F. Griffin	J. J. Sullivan
*J. D. Lynch	E. B. Tinker
T. W. Lynch	J. T. White
*F. A. Masse	

Reliance Co-operative Bank
15 Dunster Street

Date of Incorporation, July 16, 1889
Began Business, July 16, 1889

Regular meeting for receipt of moneys the tenth
day of each month.

Harry R. Andrews John G. Wallwork
President *Treasurer*

Stuart M. Mabie
Assistant Treasurer

Directors

*H. R. Andrews	*H. F. Peak
A. T. Doyle	E. W. Phippen
*A. Durant	C. C. Pyne
F. E. Gallivan	*C. J. Somner
E. B. Hamilton	*F. H. Townsend
A. G. MacKenzie	J. G. Wallwork
R. L. Masson	A. O. Wilson, Jr.

CANTON

Canton Co-operative Bank
510 Washington Street

Date of Incorporation, January 10, 1891
Began Business, February 10, 1891

Regular meeting for receipt of moneys the second
Tuesday of each month.

Eliot C. French Charles H. Seavey
President *Treasurer*

Cabot Devoll, Jr. Helen G. Buckley
Assistant Treasurers

Directors

R. J. Baldwin	J. E. Kennedy
H. Baxendale	*H. W. Merriam
*H. B. Capen	*H. N. Mosman
C. Devoll, Jr.	*W. C. Russell
E. C. French	*C. H. Seavey
J. G. Galligan, Jr.	H. W. Tate
R. E. Hollister	A. A. Ward
F. G. Jameson	

CHELSEA

Chelsea Co-operative Bank
407 Broadway

Date of Incorporation, October 25, 1910
Began Business, November 2, 1910

Regular meeting for receipt of moneys the last busi-
ness day of each month.

Walter E. Mutz Samuel B. Hayes
President *Treasurer*

Irene A. Grzybinska
Assistant Treasurer

Directors

E. F. Bowden	J. E. Henry
*H. C. Corliss	*C. S. Hobart
F. V. Crosby	W. E. Mutz
R. A. Cummings	C. L. Raffi
J. W. Downes	C. Richmond
R. F. Hancock	R. S. Wentworth
*S. B. Hayes	

The Provident Co-operative Bank
14 Congress Avenue

Date of Incorporation, September 25, 1885
Began Business, September 28, 1885

Regular meeting for receipt of moneys the fourth
Monday of each month.

Herbert D. Hancock Rodney E. Mixer
President *Treasurer*

Hazel P. Crowley
Assistant Treasurer

Directors

J. A. Baer	E. Hutchinson, Jr.
J. F. Donovan	G. J. King
W. W. Dykeman	*R. E. Mixer
*R. F. Goldsworthy	R. O. Rockwell, Jr.
H. D. Hancock	G. W. Shepherd
H. S. Hill	*J. F. Tierney

CHESTER**Chester Co-operative Bank
Main Street**

Date of Incorporation, December 31, 1923
Began Business, January 10, 1924

Regular meeting for receipt of moneys the second
Thursday of each month.

Samuel J. Donnelly Lester W. Simmons
President *Treasurer*

Directors

S. Barton	G. W. Olds
R. T. Bevan	*C. F. Pease
*S. J. Donnelly	W. A. Pease
S. H. Eames	*T. Rose
J. A. Huffmire	L. W. Simmons
C. Libardi	W. H. Stevens

CLINTON**The John Prescott Co-operative Bank
77 High Street**

Date of Incorporation, January 11, 1935
Began Business, January 11, 1935

Regular meeting for receipt of moneys the second
Thursday of each month.

George V. Raynsford Edward W. Hoban
President *Treasurer*

Carleton J. Noon
Assistant Treasurer

Directors

R. B. Coldwell	N. E. Mather, Jr.
D. H. Dorri, Sr.	C. J. Noon
*M. J. Flanagan	G. V. Raynsford
*F. W. Fleischner	*M. A. Ruane
J. R. Gates	

CHICOPEE**Chicopee Co-operative Bank
35 Center Street**

Date of Incorporation, June 12, 1909
Began Business, August 3, 1909

Regular meeting for receipt of moneys the first
Tuesday of each month.

Frank M. Beesley William H. Brown
President *Treasurer*

Margaret C. Bagley
Assistant Treasurer

Directors

A. J. Balakier	T. J. Grady, Jr.
A. L. Balthazard	F. G. Gregory
*F. M. Beesley	S. F. Jorczak
J. E. Connor	*W. S. Olbrych
J. F. Cyran	E. J. O'Neil
R. J. Flanagan	J. J. Stachowicz
L. R. Flint	*H. J. Tessier
J. F. Gilrein	

COHASSET**Pilgrim Co-operative Bank
48 South Main Street**

Date of Incorporation, April 26, 1916
Began Business, May 16, 1916

Regular meeting for receipt of moneys the third
Tuesday of each month.

Russell L. Fish Edward A. Mulvey
President *Treasurer*

Edward T. Mulvey
Assistant Treasurer

Directors

*D. L. Agnew	H. F. Howe
*T. G. Churchill	E. A. Mulvey
R. B. Coulter	H. A. Severne
*R. L. Fish	*F. L. Westerhoff
M. A. Hall	

CONCORD**Concord Co-operative Bank
31 Walden Street**

Date of Incorporation, December 19, 1921
Began Business, February 15, 1922

Regular meeting for receipt of moneys the last
business day of each month.

Gordon H. Ogilvie Leslie F. Nelson
President *Treasurer*

Directors

*H. W. Brown	B. W. McGrath
A. W. Cleveland	L. A. Murray
C. T. Dolan	*J. E. Mutt
M. L. Donaldson	*G. H. Ogilvie
E. R. Howard	T. Peterson
*W. T. Magoon	A. L. Spurr
F. C. McDonald	

**The Chicopee Falls Co-operative Bank
127 Main Street**

Date of Incorporation, September 13, 1923
Began Business, November 2, 1923

Regular meeting for receipt of moneys the first
Friday of each month.

Ralph P. Cunningham George N. Benoit
President *Treasurer*

Directors

R. A. Arbour	C. Galuszka
*G. N. Benoit	*G. S. Hockenberry
T. F. Burke	J. D. O'Connor
*R. P. Cunningham	P. H. O'Toole
N. J. Forcier	A. S. Roman

DANVERS**The Danvers Co-operative Bank**
11 Maple StreetDate of Incorporation, August 24, 1892
Began Business, August 29, 1892Regular meeting for receipt of moneys the last
Monday of each month.Cyrus F. Newbegin
*President*Harold H. Nylund
*Treasurer**Directors*F. H. Chase
H. S. Clark
W. A. Cook
*W. C. Cook
W. J. Cullen
H. T. Merrill*J. E. Morse, Jr.
*C. F. Newbegin
H. H. Nylund
J. F. Poor
*W. H. Sanborn
J. C. Wilkins**DEDHAM****The Dedham Co-operative Bank**
402 Washington StreetDate of Incorporation, February 11, 1886
Began Business, February 16, 1886Regular meeting for receipt of moneys the third
Tuesday of each month.Dennis J. Hurley
*President*Robert A. Dewar
*Treasurer*Virginia A. Merino
*Assistant Treasurer**Directors*L. M. Blanke
M. A. Carney
*R. A. Dewar
R. A. Eaton
V. B. Hitchins
J. D. HodgdonD. J. Hurley
*A. R. Long
F. W. Massey
L. J. Murray
*E. W. Pilling
L. T. Shine**DIGHTON****North Dighton Co-operative Bank**
51 Spring StreetDate of Incorporation, April 14, 1890
Began Business, April 21, 1890Regular meeting for receipt of moneys the second
Monday of each month.Charles R. Briggs
*President*Stafford H. Hambly
*Treasurer**Directors**N. S. Bowen
C. R. Briggs
*P. H. Carr
H. T. Childs
H. A. Goff
H. E. GoffA. L. Gramm
S. H. Hambly
*F. W. Mayer
L. I. Phillips
S. J. Pickens**EAST BRIDGEWATER****East Bridgewater Co-operative Bank**
6 Central StreetDate of Incorporation, February 25, 1913
Began Business, April 1, 1913Regular meeting for receipt of moneys the last
business day of each month.Richard F. Bartlett
*President*L. Robert Fisher
*Treasurer**Directors*R. F. Bartlett
*P. T. Benson
H. W. Collamore
V. D'Arpino
M. H. Davidson
*G. J. Frahar
R. A. Leland
W. A. Luddy*N. E. Lundberg
C. E. Merrill
E. W. Nutter
*H. P. Perkins
M. F. Roach, Jr.
J. Stengel
*E. E. Whitmore**EASTHAMPTON****Easthampton Co-operative Bank**
55 Union StreetDate of Incorporation, March 24, 1900
Began Business, April 2, 1900Regular meeting for receipt of moneys the first
Monday of each month.William C. Fickert
*President*Percy M. McIntosh
*Treasurer*Robert F. Ebert
*Assistant Treasurer**Directors**W. S. Babcock
*H. E. Bailey
R. F. Ebert
*W. C. Fickert
A. J. Kendrew*A. J. Lapan
J. A. Laprade
P. M. McIntosh
*A. A. Weidhaas**EASTON****The North Easton Co-operative Bank**
93 Main StreetDate of Incorporation, April 23, 1889
Began Business, April 23, 1889Regular meeting for receipt of moneys the third
Monday of each month.Edgar W. Baldwin
*President*Ralph A. Hopkins
*Treasurer*Lorraine E. Gomes
*Assistant Treasurer**Directors*R. Andrews
*E. W. Baldwin
J. Brenner
*D. C. Brophy
*A. N. Carlson
*G. L. Copeland
R. E. DahlborgR. F. Gooch
S. T. Haglund
H. C. Holmes
R. A. Hopkins
R. P. Howard
G. H. Knapp
C. A. Perkins

EVERETT**Everett Co-operative Bank**
419 Broadway

Date of Incorporation, September 24, 1890
Began Business, October 14, 1890

Regular meeting for receipt of moneys the third
Monday of each month.

Harland B. Newton Bernard G. Teel
President *Treasurer*

Grace W. Card Leslie D. Stark
Assistant Treasurers

Directors

F. J. Cronin	*H. E. Mason
M. J. DeLeo	R. W. Nelson
A. F. Ensor	H. B. Newton
J. R. Leighton	*M. G. Sanborn
A. H. MacKinnon	D. C. Stiles
J. D. Malcolm	*B. G. Teel

Glendale Square Co-operative Bank
715 Broadway

Date of Incorporation, May 15, 1928
Began Business, May 31, 1928

Regular meeting for receipt of moneys the second
Saturday of each month.

James P. Mulrennan Deborah E. O'Connor
President *Treasurer*

Directors

C. Barbarisi	S. Edelstein
*J. Bloomberg	W. H. Gerety
H. H. Cameron	*E. S. Mitchell
J. M. Carroll	*J. P. Mulrennan
P. J. Crowley	

FALL RIVER**The Fall River People's Co-operative Bank**
30 Bedford Street

Date of Incorporation, December 1, 1888
Began Business, December 12, 1888

Regular meeting for receipt of moneys the second
Wednesday of each month.

Preston H. Hood William D. Palmer
President *Treasurer*

Rene B. Beaulieu Hilda P. Bennett
Assistant Treasurers

Directors

A. B. Almy	C. K. Lincoln
L. S. Brayton	W. S. Lynch
M. R. Brown	E. V. D. Mills
*G. S. Darling	D. J. Richardson
A. H. Davis	*J. Sampson
*G. Delano, Jr.	W. F. Sanford
*D. J. Friar	W. A. Sherman
P. H. Hood	G. L. Sisson
P. H. Hood, Jr.	M. A. Westgate
*W. W. Leeming	

The Lafayette Co-operative Bank
60 Bedford Street

Date of Incorporation, April 11, 1894
Began Business, May 3, 1894

Regular meeting for receipt of moneys the last
business day of each month.

Noel Giard Frederick W. Peacock
President *Treasurer*

Robertha A. Durfee Angelo S. Borges
Assistant Treasurers

Directors

N. H. Boule	J. E. Lajoie
*F. L. Collins, Jr.	H. C. Padelford
O. Dumont	*F. W. Peacock
*N. Giard	J. O. St. Denis
A. Giroux	F. M. Silvia, Jr.
G. W. Graham	

Troy Co-operative Bank
15 Purchase Street

Date of Incorporation, July 10, 1880
Began Business, July 20, 1880

Regular meeting for receipt of moneys the third
Tuesday of each month.

Cyrus C. Rounseville Bernard N. Vezina
President *Treasurer*

Norman F. Estrella
Assistant Treasurer

Directors

R. C. Bigelow	W. E. Crowther
E. S. Bliss	*W. F. Davis
C. Buffington	*W. C. Harrison
H. S. R. Buffinton	J. P. Hart
C. R. Cain	*C. C. Rounseville
T. J. Carey	*S. J. Waring
E. J. Cote	

FALMOUTH**The Falmouth Co-operative Bank**
143 Main Street

Date of Incorporation, May 22, 1925
Began Business, June 9, 1925

Regular meeting for receipt of moneys the second
Tuesday of each month.

Rawson C. Jenkins John R. Hughes
President *Treasurer*

Directors

G. Beale	R. C. Jenkins
G. H. Bigelow	A. E. Landers
S. Crosby	M. R. Lawrence
*A. W. Dyer	*H. I. McLane
C. E. Hall	*C. E. Morrison
*J. R. Hughes	*W. W. Peters

FITCHBURG

Fidelity Co-operative Bank
675 Main Street

Date of Incorporation, April 25, 1888
Began Business, May 8, 1888

Regular meeting for receipt of moneys the last business day of each month.

Milton A. Barrett Ruby E. Murch
President *Treasurer*

Francis M. Metterville
Assistant Treasurer

Directors

*W. E. Anglim	*W. H. B. Fraas
*W. G. Arnold	W. B. Hurd
W. E. Aubuchon	C. P. Johnson
*M. A. Barrett	W. S. Kemp, Jr.
W. H. Dolan	D. Richards
M. Ford	

FRAMINGHAM

Framingham Co-operative Bank
59 Howard Street

Date of Incorporation, April 18, 1889
Began Business, May 6, 1889

Regular meeting for receipt of moneys the first Monday of each month.

Philip R. O'Brien Kenneth L. Atwell
President *Treasurer*

Charles W. Hickson
Assistant Treasurer

Directors

R. L. Allen	*G. F. Murphy
K. L. Atwell	P. R. O'Brien
*D. F. Copeland	*N. A. Packard
H. N. Dowse	E. M. Prescott
J. T. Hargraves	J. A. Turner
*G. E. Heiber	*W. S. Walsh
C. W. Johnson	

South Middlesex Co-operative Bank
102 Concord Street

Date of Incorporation, November 19, 1920
Began Business, January 13, 1921

Regular meeting for receipt of moneys the third Monday of each month.

Raymond J. Callahan Anna M. Gorman
President *Treasurer*

Mildred A. Callahan
Assistant Treasurer

Directors

*W. B. Brockelmann	P. Ottaviani
*R. J. Callahan	C. B. Perini
A. M. Colonna	E. J. Phair
S. H. Cushing	D. F. Prince
J. L. Haas	B. V. Schofield
J. C. Merriam	J. J. Sheehan
J. J. Murphy	*I. J. Stapleton
*J. J. O'Connor	

FRANKLIN

Dean Co-operative Bank
68 Main Street

Date of Incorporation, June 15, 1889
Began Business, July 2, 1889

Regular meeting for receipt of moneys the first Tuesday of each month.

Ernest B. Parmenter Charles J. Swenson, Jr.
President *Treasurer*

Emma J. Catalano
Assistant Treasurer

Directors

W. L. Abbott	*A. C. Gowing
R. Assetta	R. E. Lougee
*A. Bullukian	*A. Mackintosh
J. D. Daddario	E. B. Parmenter
W. S. Eastman	*C. J. Swenson, Jr.
H. J. Geb	*E. G. Taylor

GARDNER

The Chair-Town Co-operative Bank
74 Main Street

Date of Incorporation, January 22, 1915
Began Business, January 26, 1915

Regular meeting for receipt of moneys the fourth Tuesday of each month.

Otto Hakkinen Harry K. Edgell
President *Treasurer*

Directors

G. A. Anderson	*A. P. Kraskouskas
*E. A. Brooks	C. E. Langlois
H. F. Brown	*W. A. Loughlin
F. E. Depinet, Jr.	L. Reponen
*H. K. Edgell	B. J. Riley
*O. Hakkinen	F. D. Tousignant
S. H. Hartshorn, Jr.	R. A. Wood
G. A. Keyworth	

Gardner Co-operative Bank
33 Pleasant Street

Date of Incorporation, January 14, 1889
Began Business, March 12, 1889

Regular meeting for receipt of moneys the second Tuesday of each month.

Charles C. Brooks, Jr. Howard M. Tipton
President *Treasurer*

Directors

J. E. Andersson	M. A. Moore
*A. A. Bent	*R. F. Porter
C. C. Brooks, Jr.	C. B. Roche, Jr.
*H. E. Drake	H. M. Tipton
*R. C. Hammond	R. H. Tousignant
I. B. Howe	B. J. Wolanske
R. W. Kelley	*R. F. Wood
H. S. Kendall	

GLOUCESTER**Gloucester Co-operative Bank**
85 Middle StreetDate of Incorporation, March 2, 1887
Began Business, April 14, 1887Regular meeting for receipt of moneys the second
Thursday of each month.Alexander J. Guittarr John C. Frithsen
President *Treasurer*Melyin P. Olson, Jr.
*Assistant Treasurer**Directors*

T. W. Dolan	*A. J. Guittarr
*S. J. Favazza	D. F. Harris
C. F. Foley	*J. J. Lowrie
J. C. Frithsen	A. H. Nutton
C. H. Gibbs	*G. H. Tarr
J. C. Greely, Jr.	R. L. Thompson

GRAFTON**Grafton Co-operative Bank**
21 Central SquareDate of Incorporation, October 19, 1887
Began Business, November 10, 1887Regular meeting for receipt of moneys the second
Thursday of each month.Frank C. Martin Harold A. Simmons
President *Treasurer*Florence B. Harvie
*Assistant Treasurer**Directors*

E. E. Adams	A. C. Marsters
F. O. Barr	F. C. Martin
*W. E. Barr	P. A. Peterson
S. L. Davenport	G. W. Rice
*C. H. Earnshaw	*H. A. Simmons
T. E. Hinchliffe	G. L. Spence

GREAT BARRINGTON**The Housatonic Co-operative Bank**
264 Main StreetDate of Incorporation, June 12, 1889
Began Business, July 1, 1889Regular meeting for receipt of moneys the first
Monday of each month.John F. Mack Ross H. Whittier
President *Treasurer*Margaret H. Ball
*Assistant Treasurer**Directors*

J. S. Burnett	D. C. Killeen
F. E. Chamberlin	*J. F. Mack
*C. P. Comstock	*H. E. Race, Sr.
J. Doon, Sr.	W. V. Seeley
C. W. French	J. P. Tracy
A. E. Gerard	

GREENFIELD**Greenfield Co-operative Bank**
63 Federal StreetDate of Incorporation, June 21, 1905
Began Business, July 11, 1905Regular meeting for receipt of moneys the second
Tuesday of each month.Eugene L. Bond Ralph L. Bassett
President *Treasurer*Catherine V. Clough
*Assistant Treasurer**Directors*

*R. L. Bassett	M. C. Skilton
*E. L. Bond	H. J. Smith
*D. W. Clark	P. Tedesco, Jr.
L. A. Comins	W. C. Wentworth
H. F. Lawler	F. A. Yeaw
*L. H. Reed	

HAVERHILL**Citizens' Co-operative Bank**
200 Merrimack StreetDate of Incorporation, August 22, 1887
Began Business, September 12, 1887Regular meeting for receipt of moneys the second
Monday of each month.Harold M. Goodwin Baker Adams
President *Treasurer*Dorothy Mills
*Assistant Treasurer**Directors*

*B. Adams	H. J. Gray
C. T. Bixby	C. A. Holmes
G. E. Goodrich	K. R. Johnson
*H. M. Goodwin	*N. C. Johnson
J. H. Goodwin	J. F. Maguire

Haverhill Co-operative Bank
117 Merrimack StreetDate of Incorporation, August 20, 1877
Began Business, September 3, 1877Regular meeting for receipt of moneys the first
Monday of each month.Charles A. Bodwell Warren W. Morton
President *Treasurer*Albert J. Ingham
*Assistant Treasurer**Directors*

N. Bendetson	B. D. Harvey
C. A. Bodwell	*R. B. Kimball
G. H. Cranton	*W. W. Morton
G. S. Davis	J. R. Page
E. E. Gage	W. S. Soroka
H. C. Harrison	*C. H. Stevens

HAVERHILL**Whittier Co-operative Bank**
107 Merrimack Street

Date of Incorporation, November 4, 1895
Began Business, November 19, 1895

Regular meeting for receipt of moneys the third
Tuesday of each month.

William R. Shepherd Laura G. Pettengill
President *Treasurer*

Irene H. Berube
Assistant Treasurer

Directors

*F. P. Burnham	*W. R. Shepherd
R. E. Denoncour	J. L. Shevenell
W. M. Knott	D. P. Stone
J. W. McGinley	P. J. Tikelis
T. E. Pike	L. B. Whiting
*R. T. Shea	

HINGHAM**The Hingham Co-operative Bank**
71 Main Street

Date of Incorporation, June 1, 1889
Began Business, June 5, 1889

Regular meeting for receipt of moneys the first
Wednesday of each month.

Eugene V. Potter Elliott W. Worcester
President *Treasurer*

Helen K. Cotchen
Assistant Treasurer

Directors

M. G. Douglas	K. G. MacLeod
H. L. Downing	*L. W. Perkins
*L. W. Foster	N. J. Platner, Jr.
J. J. Gordon	*E. V. Potter
A. W. Kimball	S. Sprague
E. L. Loring	E. W. Worcester

HOLBROOK**The Holbrook Co-operative Bank**
95 North Franklin Street

Date of Incorporation, June 9, 1888
Began Business, June 11, 1888

Regular meeting for receipt of moneys the second
Tuesday of each month.

Leroy R. Wyman Leroy R. Wyman
President *Treasurer*

Alphonse R. Uva
Assistant Treasurer

Directors

J. J. Barry	D. L. Ley
S. C. Ellis	*J. F. Megley
*G. J. Hagerty	A. T. Southworth
*V. M. Hogan	R. M. Stikeleather
A. E. Hooker	L. R. Wyman

HOLYOKE**The City Co-operative Bank**
272 Appleton Street

Date of Incorporation, July 16, 1889
Began Business, July 23, 1889

Regular meeting for receipt of moneys the last
business day of each month.

Fernand R. Ducharme France R. Lacoste
President *Treasurer*

Monique Ducharme
Assistant Treasurer

Directors

*L. E. Beaulieu	*E. S. Frenier
E. Bouchard	E. D. Hallisey
C. R. Brunelle	R. W. Kuc
*R. P. Charest	A. R. Larose
L. J. Denys	E. J. Martineau
F. R. Ducharme	R. F. Stebbins

Holyoke Co-operative Bank
319 Appleton Street

Date of Incorporation, July 24, 1880
Began Business, August 25, 1880

Regular meeting for receipt of moneys the last
business day of each month.

Elmer C. Tucker Stevenson T. Nelson
President *Treasurer*

Directors

*R. Astley	*S. T. Nelson
*G. Barnett	A. K. Riley
E. J. Bayon	D. S. Silsby
J. F. Gibson	F. Snyder
C. M. Gillette	E. H. Stuebi
C. L. Kirkpatrick	E. C. Tucker

HUDSON**Hudson Co-operative Bank**
12 Pope Street

Date of Incorporation, October 22, 1885
Began Business, November 19, 1885

Regular meeting for receipt of moneys the third
Thursday of each month.

Harriman A. Reardon Edward E. Sumpter
President *Treasurer*

Charlotte H. Aldrich
Assistant Treasurer

Directors

*E. V. Aldrich	F. E. Morris
*W. E. Boyd	*L. L. Parker
F. J. Braga	O. L. Perrault
G. A. Coyne	H. A. Reardon
*G. A. Durand	F. E. Sanderson
M. A. Fillmore	T. A. Walsh
*W. S. Greeley	C. T. Whiting
J. J. Henderson	

HULL**Hull Co-operative Bank
4 Samoset Avenue**

Date of Incorporation, April 21, 1955
Began Business, May 31, 1955

Regular meeting for receipt of moneys the last
business day of each month.

Alfred M. Slattery William G. Spradlin
President *Treasurer*

Hugh C. Ross
Assistant Treasurer

Directors

*J. G. Anastos	J. I. Mirkin
*A. Cadish	*B. E. Oster
R. Epstein	J. J. Pearl
P. D. Fine	I. L. Rosenblum
*C. A. LaCentra	*H. C. Ross
E. M. Loew	A. M. Slattery
E. Minelli, Jr.	A. Winer
A. J. Minevitz	

IPSWICH**Ipswich Co-operative Bank
8 Market Street**

Date of Incorporation, July 8, 1913
Began Business, July 14, 1913

Regular meeting for receipt of moneys the second
Monday of each month.

George C. Parsons George H. Geddes
President *Treasurer*

Directors

T. J. Ciolek	A. R. Philpott
*E. L. Elliott	*H. E. Porter
*L. M. King	N. L. Quint
*G. E. Levesque	P. N. Soffron
*C. A. Mallard	E. Streiff
*E. J. Marcorelle	B. M. Sullivan
A. B. C. Mulholland	F. S. Witham
*G. C. Parsons	

LAWRENCE**Atlantic Co-operative Bank
320 Essex Street**

Date of Incorporation, March 26, 1891
Began Business, April 30, 1891

Regular meeting for receipt of moneys the last
business day of each month.

Frederick G. Caspar William E. Moriarty
President *Treasurer*

Vera G. Pedrick Evelyn R. Chadwick
Assistant Treasurers

Directors

C. Ash	L. F. Nolet
D. F. Cahill	M. Prevost
*F. G. Caspar	J. C. Reardon
C. F. Dewhirst	*E. V. Reed
W. D. Eastman	C. F. Smith
H. W. Leitch	*J. A. Torrisi
*W. E. Moriarty	W. N. Webster

**Lawrence Co-operative Bank
21 Lawrence Street**

Date of Incorporation, March 12, 1888
Began Business, April 6, 1888

Regular meeting for receipt of moneys the last
business day of each month.

Edward Bower Edward Bower
President *Treasurer*

Kenneth A. Ryder
Assistant Treasurer

Directors

*T. E. Andrew	J. H. Eaton
J. R. Ball	J. H. Kellett
*E. Bower	W. W. Kurth
P. F. Danforth	*W. D. McIntyre
R. G. Doyle	W. S. Titcomb

**The Merrimack Co-operative Bank
264 Essex Street**

Date of Incorporation, April 2, 1892
Began Business, April 28, 1892

Regular meeting for receipt of moneys the first
Friday of each month.

Francis J. Buckley Charles A. Avallone
President *Treasurer*

Directors

F. J. Buckley	E. F. Jones
L. F. Daley	*C. A. McCarthy
N. F. DeCesare	G. J. McCarthy
*W. V. Demers	A. B. Rogers
*J. A. Hurley	L. R. Viger

LOWELL**B. F. Butler Co-operative Bank
10 Hurd Street**

Date of Incorporation, October 30, 1901
Began Business, November 1, 1901

Regular meeting for receipt of moneys the first
Friday of each month.

Leon D. Abbott John H. Pearson
President *Treasurer*

Edith A. Sanborn
Assistant Treasurer

Directors

D. W. Abbott	J. F. Murray
*L. D. Abbott	A. F. D. Pearson
A. R. Blazon	*J. H. Pearson
D. W. Farrington	W. Pearson
*W. R. Jeyes	M. G. Rogers

LOWELL**Lowell Co-operative Bank**
18 Hurd StreetDate of Incorporation, April 29, 1885
Began Business, May 14, 1885Regular meeting for receipt of moneys the first
Friday after the tenth day of each month.Francis M. Qua
*President*Robert F. Qua
*Treasurer*Benjamin A. Harrison Arthur L. Mahoney
*Assistant Treasurers**Directors**V. E. Dozois
H. J. Hall
*R. A. Johnson
W. C. Lahue
B. D. Leahey
*A. L. Mahoney
J. R. MansfieldE. R. O'Heir
F. M. Qua
*R. F. Qua
R. E. Runels
*W. A. Thompson
E. J. Watt**LYNN****Equitable Co-operative Bank**
87 Oxford StreetDate of Incorporation, October 2, 1877
Began Business, October 8, 1877Regular meeting for receipt of moneys the first
Wednesday of each month.John H. Mattson
*President*Frederick W. Hixon
Treasurer

Fred P. Newton

Ruth M. Collins
*Assistant Treasurers**Directors*I. R. Beane
*E. N. Fuller
A. N. Hammer
H. F. Harvey
*F. W. Hixon
R. R. LongD. L. Macdonald
G. W. Mattson
J. H. Mattson
*F. P. Newton
A. C. Reynolds
W. M. Shaw**Lincoln Co-operative Bank**
40 Central SquareDate of Incorporation, April 7, 1909
Began Business, April 26, 1909Regular meeting for receipt of moneys the last
business day of each month.Francis E. Ingalls
*President*Harold J. Curtis
*Treasurer*M. Irene McEntee
*Assistant Treasurer**Directors*W. A. Bishop
*G. C. Curtis
H. J. Curtis
*F. E. Ingalls
F. P. Keach
H. Kozlowski*C. E. Lundgren
W. W. Morton
W. M. Nye
S. C. Rogers
H. O. Silsbee, 2nd
*J. E. Spinney**Lynn Co-operative Bank**
9 Willow StreetDate of Incorporation, November 8, 1891
Began Business, November 23, 1891Regular meeting for receipt of moneys the first
Monday of each month.Earl E. Wells
*President*Allan B. Bethune
*Treasurer**Directors**A. B. Bethune
E. N. Downing
A. B. Hawkes
W. B. Hilton
M. W. Hunt*W. E. Richardson
*C. L. Stover
E. E. Wells
R. E. Wells**MALDEN****Fellsway Co-operative Bank**
353 Main StreetDate of Incorporation, April 7, 1915
Began Business, June 7, 1915Regular meeting for receipt of moneys the first
Monday of each month.William E. Cunningham
*President*Charles A. Ferguson, Jr.
*Treasurer**Directors*N. E. Boyle
*R. R. Burns
*W. E. Cunningham
E. W. Fitzgerald
H. W. FitzpatrickN. A. Gallagher
*W. W. Hall
J. R. Mucci
F. H. Reed
G. W. Shinnay**Malden Co-operative Bank**
20 Exchange StreetDate of Incorporation, April 27, 1887
Began Business, May 9, 1887Regular meeting for receipt of moneys the second
Monday of each month.Lawrence H. Marston
*President*Carl B. Norris
*Treasurer*Kenneth L. Goddard
*Assistant Treasurer**Directors**T. H. Bush
W. C. Hamilton
J. H. Koniares
*L. H. Marston
J. MillenA. E. Morton
C. F. Springall
*E. S. Stackpole
E. C. Sweezy
R. P. Wilder

MANSFIELD**Mansfield Co-operative Bank**
80 North Main StreetDate of Incorporation, March 10, 1883
Began Business, March 21, 1883Regular meeting for receipt of moneys the third
Wednesday of each month.Everett A. Horton James A. Wheeler
President *Treasurer*Raymond W. Everett
*Assistant Treasurer**Directors*

*C. M. Briggs	R. Richardson
J. A. Cataloni	*P. L. Slayton
F. J. Fox	C. A. Wheeler
E. A. Horton	J. A. Wheeler
C. S. Mason	*C. H. Willard
W. P. McDermott	

MARBLEHEAD**The Marblehead Co-operative Bank**
109 Pleasant StreetDate of Incorporation, May 5, 1886
Began Business, May 6, 1886Regular meeting for receipt of moneys the first
Thursday of each month.W. Gerry Martin Clarence E. Chapman
President *Treasurer**Directors*

E. M. Atkins	J. H. Ferguson
A. M. Brown	W. K. Goodwin
*J. I. Carey	J. D. Hill
B. R. Chadwick	*W. G. Martin
C. E. Chapman	F. N. Osborne, Jr.
E. S. Clark, Jr.	D. M. Stacey
C. M. Damon	*A. L. Swasey
J. A. M. Dow	

MARLBOROUGH**The Marlborough Co-operative Bank**
187 Main StreetDate of Incorporation, April 16, 1890
Began Business, May 1, 1890Regular meeting for receipt of moneys the second
Friday of each month.Frederick W. Pratt Cecil E. Standish
President *Treasurer*Richard K. Cogswell
*Assistant Treasurer**Directors*

*F. N. Bearce	F. W. Pratt
J. J. Bradley	C. E. Standish
*A. M. Forbush	J. W. Temple
*N. Forbush	C. E. Williams
*H. E. Moineau	W. F. Wingler
H. S. Morse	

MEDFIELD**The Medfield Co-operative Bank**
6 Pleasant StreetDate of Incorporation, December 29, 1905
Began Business, January 8, 1906Regular meeting for receipt of moneys the second
Monday of each month.Charles C. Cain Walter E. Anderson
President *Treasurer*Mary E. Bridge
*Assistant Treasurer**Directors*

*W. E. Anderson	*J. S. Kennedy
J. F. Bradstreet	R. W. Lyman
*C. C. Cain	J. W. Payson
W. A. Fitts	*A. D. Thorne
P. J. Gavin, Jr.	*H. J. Webb

MEDFORD**Community Co-operative Bank**
112 Medford StreetDate of Incorporation, August 7, 1956
Began Business, October 2, 1956Regular meeting for receipt of moneys the last
business day of each month.Sherwood J. Tarlow Theodore S. Samet
President *Treasurer*Ruby F. York
*Assistant Treasurer**Directors*

C. E. Bleiler	J. E. Patkin
M. F. Breen	S. Patkin
J. J. Cirigliano	T. S. Samet
*B. F. Faulkner	*M. M. Sloane
*J. F. Golden, Jr.	H. I. Stoller
M. Juskalian	G. K. Surabian
J. P. Meehan	*S. J. Tarlow
*R. A. Mullis	

Hillside-Cambridge Co-operative Bank
356 Boston AvenueDate of Incorporation, September 5, 1877
Began Business, September 12, 1877Regular meeting for receipt of moneys the first
Tuesday of each month.George S. Miller Donald N. Sleeper
President *Treasurer*Flora S. Harris
*Assistant Treasurer**Directors*

C. D. Bain	A. F. Kearin
F. J. Callahan	A. W. Leighton
T. J. Conroy	*G. S. Miller
H. N. Craig, Jr.	D. N. Sleeper
R. M. Craig	D. N. Sleeper, Jr.
*J. L. Donovan	*G. W. Sleeper
F. A. Feldman	H. C. Valcour
H. S. Johnson	

MEDFORD**The Medford Co-operative Bank**
60 High StreetDate of Incorporation, June 21, 1886
Began Business, July 7, 1886Regular meeting for receipt of moneys the first
Wednesday of each month.Rufus H. Bond A. Henry Craft
President *Treasurer*Cecelia G. Hussey
*Assistant Treasurer**Directors*

R. H. Bond	*P. A. Hall
J. J. Carew	*C. S. Leonard
M. B. Collins	W. Lippman
*A. H. Craft	C. L. Oxnard
J. C. G. DeWolfe	A. R. Staffier
G. C. Geake	E. V. Telfer

West Medford Co-operative Bank
430 High StreetDate of Incorporation, May 9, 1924
Began Business, June 10, 1924Regular meeting for receipt of moneys the second
Wednesday of each month.J. Raymond Gaffey Robert M. Barelay
President *Treasurer*Beatrice Keshian
*Assistant Treasurer**Directors*

*R. M. Barelay	F. W. Holmes
A. W. Byam	A. Maggiore
L. M. Child, Jr.	W. Marchese
W. F. Colby	*F. W. Marshall, Jr.
*J. R. Gaffey	R. B. Risman
E. T. Gilligan	R. R. Sullivan
G. P. Hassett	

MEDWAY**Medway Co-operative Bank**
322 Village StreetDate of Incorporation, September 7, 1915
Began Business, October 5, 1915Regular meeting for receipt of moneys the first
Tuesday of each month.Rudolph F. King Daniel M. Malloy
President *Treasurer**Directors*

*F. B. Clark	R. J. Martin
A. T. Handverger	*D. J. Murphy
R. W. Hunter	R. J. O'Donnell
P. J. Kenney	*J. H. Reardon
G. P. King	A. L. Saunders
R. F. King	H. E. Sherman
*D. M. Malloy	*J. J. Sullivan
W. J. Malloy	

MELROSE**Melrose Co-operative Bank**
638 Main StreetDate of Incorporation, April 4, 1890
Began Business, April 20, 1890Regular meeting for receipt of moneys the first
Monday of each month.Ernest W. Lay Robert L. Hutchinson
President *Treasurer*Dorothy J. White
*Assistant Treasurer**Directors*

C. L. Allen	S. H. Jones
J. L. Bancroft	E. W. Lay
*P. M. Dove	R. C. LeSaffre
*H. A. Gilbert	E. F. Perkins
B. L. Gittes	H. T. Rand
E. A. Hanslin	G. B. Redding
*R. L. Hutchinson	C. B. Wills
H. W. Jones	

MERRIMAC**The Economy Co-operative Bank**
6 Church StreetDate of Incorporation, July 26, 1889
Began Business, August 12, 1889Regular meeting for receipt of moneys the second
Monday of each month.Roy C. Journeay Wilfred G. Journeay
President *Treasurer**Directors*

*U. N. Corson	W. G. Journeay
H. M. Emery	*G. E. Lay
G. F. Gibbs	*C. H. Phillips
R. C. Journeay	

METHUEN**Methuen Co-operative Bank**
30 Hampshire StreetDate of Incorporation, April 4, 1923
Began Business, April 13, 1923Regular meeting for receipt of moneys the last
business day of each month.Ernest E. Richardson Alfred Eaton, Jr.
President *Treasurer**Directors*

R. J. Boddy	F. E. Hoyle
D. J. Clegg	K. R. Hyde
H. A. Clegg	*J. P. Lane
C. A. Dodge	*E. E. Richardson
A. Eaton, Jr.	F. X. Robichaud
A. B. Gordon	*H. A. Tatone

MIDDLEBOROUGH

Middleborough Co-operative Bank
30 South Main Street

Date of Incorporation, April 12, 1889
Began Business, May 1, 1889

Regular meeting for receipt of moneys the third
Tuesday of each month.

Lorenzo Wood Harold J. Donner
President *Treasurer*

Irene B. Dunham John B. Lynde
Assistant Treasurers

Directors

H. K. Atkins	J. R. Kyrouz
*T. F. Begley	R. A. Nourse
L. F. Callan, Jr.	*J. F. Riley
F. D. Costello	*H. W. Sears
G. P. Deane	J. V. Sullivan, Jr.
*G. A. Donner	A. A. Thomas
H. J. Donner	*L. Wood
J. K. Kennedy	

MILLBURY

Millbury Co-operative Bank
109 Elm Street

Date of Incorporation, January 30, 1926
Began Business, February 10, 1926

Regular meeting for receipt of moneys the second
Wednesday of each month.

Warren B. Harris Harold S. Bowker
President *Treasurer*

George A. Russell
Assistant Treasurer

Directors

H. S. Bowker	J. E. Riley
C. A. Carlson	*G. A. Russell
*J. A. Conley	W. T. Stockwell
W. B. Harris	O. H. Stowe
J. Higginbottom, Jr.	*W. W. Swift
C. W. Monigle	R. A. Wahlstrom
J. W. Owen	

MILTON

Milton Co-operative Bank
400 Granite Avenue

Date of Incorporation, July 9, 1919
Began Business, September 17, 1919

Regular meeting for receipt of moneys the fourth
Monday of each month.

Frederick N. Marr William P. Melley
President *Treasurer*

Directors

*J. C. Affanato	D. M. Jackson
J. L. Bough	D. H. Leahy
H. H. Budd	*A. E. Manning
W. L. Caldwell	*F. N. Marr
S. G. Craig	*W. P. Melley
J. M. Curley	*W. J. Murdock
*L. F. Gallagher	C. A. Westhaver
F. Harkins	

NEEDHAM

The Needham Co-operative Bank
1063 Great Plain Avenue

Date of Incorporation, April 21, 1892
Began Business, May 9, 1892

Regular meeting for receipt of moneys the second
Wednesday of each month.

Amos H. Shepherdson Amos H. Shepherdson
President *Treasurer*

Ernest R. Keith
Assistant Treasurer

Directors

*R. F. Day	J. N. Hall
*L. E. Eaton	A. S. Holt
D. H. Finnigan	*A. H. Shepherdson
*A. H. Godfrey	E. F. Smith

NEW BEDFORD

Acushnet Co-operative Bank
115 William Street

Date of Incorporation, November 15, 1889
Began Business, November 16, 1889

Regular meeting for receipt of moneys the fourth
Saturday of each month.

Merton C. Fisher Eugene F. Phelan
President *Treasurer*

Bertha M. Bedard
Assistant Treasurer

Directors

B. M. Bedard	*E. F. Phelan
P. J. Coholan	*E. D. Stetson, Jr.
*A. P. Doyle	*W. Stitt
M. C. Fisher	C. H. Whittier
W. R. Freitas	S. F. Winsper

New Bedford Co-operative Bank
115 William Street

Date of Incorporation, July 11, 1881
Began Business, August 19, 1881

Regular meeting for receipt of moneys the third
Friday of each month.

Merton C. Fisher Eugene F. Phelan
President *Treasurer*

Bertha M. Bedard
Assistant Treasurer

Directors

B. M. Bedard	*E. F. Phelan
P. J. Coholan	*E. D. Stetson, Jr.
*A. P. Doyle	*W. Stitt
M. C. Fisher	C. H. Whittier
W. R. Freitas	S. F. Winsper

NEWBURYPORT

Newburyport Co-operative Bank 42-44 State Street

Date of Incorporation, March 15, 1888
Began Business, April 9, 1888

Regular meeting for receipt of moneys the second
Monday of each month.

Albert M. Weatherby C. Albert Caswell
President *Treasurer*

Margaret E. Stickney
Assistant Treasurer

Directors

A. L. Armstrong	D. S. Currier
M. G. Ayers	M. E. Stickney
*C. E. Briggs	R. L. Thurlow
*C. A. Caswell	*A. M. Weatherby

NEWTON

The Auburndale Co-operative Bank 307 Auburn Street

Date of Incorporation, February 8, 1910
Began Business, February 15, 1910

Regular meeting for receipt of moneys the last
business day of each month.

Edward B. Gray Allard M. Valentine
President *Treasurer*

John A. Shaw
Assistant Treasurer

Directors

C. D. Ansley	H. H. Ham, Jr.
E. J. Boardman	*F. P. LeBaron
G. N. Chamberlain, Jr.	*E. J. MacDonald
F. F. Davidson	H. N. McGill
S. G. French	*A. M. Valentine
*R. J. M. Fyfe	*W. F. White
E. B. Gray	

The Newton Co-operative Bank 305 Walnut Street

Date of Incorporation, June 4, 1888
Began Business, September 4, 1888

Regular meeting for receipt of moneys the first
Tuesday of each month.

Warren W. Oliver Walter A. Hood
President *Treasurer*

Robert B. Nickerson
Assistant Treasurer

Directors

T. V. Cleveland	*W. W. Oliver
T. F. Donnelly	C. F. Schipper, Jr.
*F. A. Hawkins	D. Suvalle
*G. A. Haynes	N. H. S. Vincent
W. A. Hood	J. H. Walsh
*D. L. Morris	

Newton South Co-operative Bank 1156 Walnut Street

Date of Incorporation, July 8, 1913
Began Business, September 18, 1913

Regular meeting for receipt of moneys the last
business day of each month.

Carl J. Kesseli John R. Redfern
President *Treasurer*

Catherine T. Barry
Assistant Treasurer

Directors

*L. Alvord	G. T. McLaughlin
R. S. Hamilton	W. H. Prentice
C. A. Hill	*J. R. Redfern
*E. C. Keating	*A. J. Rochette
P. E. Keating	J. A. Waters
*C. J. Kesseli	

West Newton Co-operative Bank 1308 Washington Street

Date of Incorporation, June 16, 1892
Began Business, June 22, 1892

Regular meeting for receipt of moneys the last
business day of each month.

Loomis Patrick Francis C. Chase
President *Treasurer*

Gladys Pillion
Assistant Treasurer

Directors

*F. C. Chase	F. M. Sears
J. A. Cranshaw	R. M. Segal
*J. B. Davis	*J. C. Skinner
*C. E. Hilliard	H. T. Tisdale
F. K. Hoyt	*G. W. Tomlinson
L. Patrick	*R. J. White
*K. E. Prior	A. R. Whitman
*E. F. Rogers	

NORTHAMPTON

The Northampton Co-operative Bank 67 King Street

Date of Incorporation, May 21, 1889
Began Business, May 24, 1889

Branch Office

19 North Pleasant Street, Amherst

Regular meeting for receipt of moneys the first
business day of each month.

Harold Y. Beastall James M. Ross
President *Treasurer*

Directors

*M. C. Aquadro	W. C. Jones
*H. Y. Beastall	*A. E. Lumley
*W. N. Doane	A. D. Morse
C. A. Dolan	R. D. Newell, Sr.
W. E. Dwyer	J. M. Ross
R. W. Finck	*W. A. Rudd

NORWOOD**The Norwood Co-operative Bank**
24 Guild StreetDate of Incorporation, September 20, 1889
Began Business, October 1, 1889Regular meeting for receipt of moneys the first
Tuesday of each month.Kenneth W. Tatrow Charles P. Kent
*President Treasurer*Herbert J. Millen
*Assistant Treasurer**Directors*

*A. P. Allen	*L. Orent
*J. J. Callahan	C. L. Rich
*J. J. Coakley	*K. W. Tatrow
E. L. Donovan	R. W. Williamson
R. V. Garner	P. A. Woodward

ORANGE**Orange Co-operative Bank**
11 North Main StreetDate of Incorporation, January 8, 1889
Began Business, January 23, 1889Regular meeting for receipt of moneys the fourth
Tuesday of each month.Justin P. Waite William L. Kimball
*President Treasurer**Directors*

W. W. Brewer	L. H. Rogers
*E. G. Harrington	J. P. Waite
L. B. Horrigan	F. T. Waters, Jr.
F. A. Howe	*F. L. Webster
H. M. Johnson	*G. E. Whitney
J. R. Kimball	D. A. Witty
W. L. Kimball	D. B. Woodward
R. W. Moore	

PEABODY**The Peabody Co-operative Bank**
32 Main StreetDate of Incorporation, May 28, 1883
Began Business, June 16, 1883Regular meeting for receipt of moneys the third
Friday of each month.William J. D. Ratcliff Theodore W. Lawson, Jr.
*President Treasurer*Marjorie L. Ricker
*Assistant Treasurer**Directors*

H. B. Bliss	H. W. Legro
F. Carr	T. E. Lynch
L. F. Conway	A. L. Pierce
T. E. Hayes	*W. J. D. Ratcliff
*J. D. Jeffers	J. A. Sanger
*G. F. Jones	W. P. Trask
E. H. Lalime	J. P. Woods

PITTSFIELD**The Pittsfield Co-operative Bank**
48 Fenn StreetDate of Incorporation, February 15, 1889
Began Business, March 5, 1889Regular meeting for receipt of moneys the last
business day of each month.Walter L. Gultinan Walter L. Gultinan
*President Treasurer*Edward C. Durant Florence M. Coy
*Assistant Treasurers**Directors*

C. H. Cook	*S. L. Rosenfeld
C. E. Cozzio	*A. P. Shaw
B. M. England	J. C. Smith
W. L. Gultinan	*S. M. Smith
*F. A. Hanlon	W. B. West
C. H. Manning	W. A. Whittlesey, III
H. Reynolds	

QUINCY**North Quincy Co-operative Bank**
440 Hancock StreetDate of Incorporation, May 18, 1953
Began Business, May 29, 1953Regular meeting for receipt of moneys the last
business day of each month.N. Gorham Nickerson Mary E. Holmes
*President Treasurer**Directors*

*N. Belt	N. Grossman
*H. G. Berry	R. Grossman
*B. Cohen	S. Grossman
A. Dockser	M. E. Holmes
C. E. Dockser	*N. G. Nickerson
E. Green	A. Poley
*M. Grossman	S. Stadfeld

The Quincy Co-operative Bank
1259 Hancock StreetDate of Incorporation, April 17, 1889
Began Business, May 7, 1889**Branch Office**
Route 3 and Rockland Street, HanoverRegular meeting for receipt of moneys the first
Wednesday of each month.Heslip E. Sutherland Ralph W. Moorhead
*President Treasurer*Marjorie Caswell Lawrence D. Duncan, III
*Assistant Treasurers**Directors*

*L. H. Abbott	J. R. Herbert
*W. S. Carson	W. A. O'Connell
*A. W. Clark	*N. V. Papani
*L. S. Cleaves	*W. P. Smith
J. B. Grossman	*H. E. Sutherland

*Member of Security Committee.

QUINCY

Shipbuilders Co-operative Bank
15 Chestnut Street

Date of Incorporation, January 16, 1920
Began Business, February 20, 1920

Regular meeting for receipt of moneys the second
Friday of each month.

Herbert A. Brecht Lawrence D. Duncan, Jr.
President *Treasurer*

Sabra R. Turner
Assistant Treasurer

Directors

H. A. Brecht	K. L. Nash
*J. F. Cronin	G. F. O'Brien
F. Duggan	W. J. Owens
*L. D. Duncan, Jr.	*B. Rappaport
*E. C. Geehr	J. D. Smith
R. J. Larkin	T. H. Webb
W. J. Martin	

RANDOLPH

The Randolph Co-operative Bank
142 North Main Street

Date of Incorporation, January 29, 1889
Began Business, February 7, 1889

Regular meeting for receipt of moneys the first
Thursday of each month.

Walter J. Good William J. Leahy
President *Treasurer*

Edward C. Hoeg
Assistant Treasurer

Directors

W. G. Billingham	F. J. Leahy
R. W. Cartwright, Jr.	W. J. Leahy
T. A. Fardy	C. L. Paine
*E. R. Flaherty	J. L. Porter
*W. J. Good	*J. T. Shay
R. H. Hutchinson	M. E. Young

READING

Reading Co-operative Bank
180 Haven Street

Date of Incorporation, November 27, 1886
Began Business, December 6, 1886

Regular meeting for receipt of moneys the Tuesday
following the first Monday of each month.

Earle H. Chapin H. Raymond Johnson
President *Treasurer*

T. Gerald Richards
Assistant Treasurer

Directors

*P. E. Case	H. H. Jones
*E. H. Chapin	R. M. Kelmon
*H. B. Currell	H. E. Melzar
R. R. Currier	R. K. Pomeroy
W. G. Day	B. F. Sands
*J. L. Devaney	E. J. Scott
E. M. Halligan	W. A. Stevens
H. R. Johnson	

ROCKLAND

Rockland Co-operative Bank
308 Union Street

Date of Incorporation, February 21, 1911
Began Business, March 9, 1911

Regular meeting for receipt of moneys the second
Thursday of each month.

Samuel W. Baker Joseph B. Estes
President *Treasurer*

Directors

*S. W. Baker	*J. T. Higgins
C. S. Burrell	W. T. Magoun
W. D. Coughlan	*M. W. Murrill
*J. B. Estes	S. A. Peterson
*G. A. Gallagher	L. Phillips, 2nd
R. J. Geogan	A. E. Sullivan
J. M. Golemme	R. D. Tedeschi

SALEM

The Roger Conant Co-operative Bank
256 Essex Street

Date of Incorporation, November 9, 1894
Began Business, November 13, 1894

Regular meeting for receipt of moneys the last busi-
ness day of each month.

Ralph H. Porter Stanley B. Winn
President *Treasurer*

Directors

W. J. Fowler	M. J. Reardon
*E. L. Lavender	A. I. Shatswell
*H. S. Lefavour	*M. S. Smith
*R. H. Porter	

Salem Co-operative Bank
71 Washington Street

Date of Incorporation, April 7, 1888
Began Business, April 13, 1888

Regular meeting for receipt of moneys the last
business day of each month.

Wilfrid W. Brouillette H. Willard Horne
President *Treasurer*

Directors

*W. W. Brouillette	*J. A. Johnson
H. F. Callahan	E. P. Lane
F. W. Full	H. G. Macomber
*F. A. Gallagher	E. P. Parker
H. W. Horne	C. C. Tuttle

SANDWICH**Sandwich Co-operative Bank**
Main StreetDate of Incorporation, October 1, 1885
Began Business, December 15, 1885Regular meeting for receipt of moneys the third
Tuesday of each month.J. Foxcroft Carleton George Sutton
President *Treasurer*Camilla E. Nevius
*Assistant Treasurer**Directors*

I. K. Besse	*J. T. Liberty
J. F. Carleton	*W. E. C. Perry
C. E. Cross	D. R. Small
*C. I. Goodspeed	G. Sutton
*W. E. Heuss	*E. H. Williams
A. E. Hoey	

SHIRLEY**Shirley Co-operative Bank**
25 Main StreetDate of Incorporation, December 27, 1907
Began Business, January 1, 1908Regular meeting for receipt of moneys the second
Wednesday of each month.Ralph G. Hillman Lewis H. Bradford
President *Treasurer*Donald L. Bradford
*Assistant Treasurer**Directors*

*D. L. Bradford	R. G. Hillman
*L. H. Bradford	R. H. J. Holden
C. E. Brown	P. Howard
H. L. Choate	D. McDuffee
H. Dunn	E. J. Michaud
V. H. Griffin	W. Westowski
J. Gunderson	R. S. Wheeler
*A. B. Harford	

SAUGUS**Saugus Co-operative Bank**
544 Lincoln AvenueDate of Incorporation, March 31, 1911
Began Business, May 10, 1911Regular meeting for receipt of moneys the second
Wednesday of each month.Frederick J. England Horace C. Ramsdell
President *Treasurer**Directors*

G. H. Anthony	H. B. Huff, Jr.
J. G. Bryer	J. S. King
*E. W. Cousins	G. R. Moriello
*H. W. Dyer	*H. B. Poole
*F. J. England	*H. C. Ramsdell
S. E. Gillespie	L. P. Sanborn

SOMERVILLE**Central Co-operative Bank**
405 Highland AvenueDate of Incorporation, January 15, 1915
Began Business, February 1, 1915Regular meeting for receipt of moneys the last
business day of each month.John D. Kelley Joseph R. Doherty
President *Treasurer*Margaret E. McGurl
*Assistant Treasurer**Directors*

W. F. Bennett	R. E. Keating
*W. G. Cheever	*J. D. Kelley
*J. R. Doherty	A. B. Mahoney
*L. C. Donahue	J. T. McGrath
*W. J. Donovan	R. J. Muldoon
J. P. Heffernan	J. J. Vaccaro

SHARON**The Sharon Co-operative Bank**
7 South Main StreetDate of Incorporation, January 19, 1912
Began Business, February 12, 1912Regular meeting for receipt of moneys the third
Monday of each month.Dwight P. Colburn V. Belle Winchester
President *Treasurer**Directors*

W. B. Buttinger	W. F. Hickes
F. A. Chase	W. H. Howe
*D. P. Colburn	A. C. Kellogg
*W. G. Darrow	*A. H. Urann
G. C. Derry	*H. S. Whitney
J. J. Fox	V. B. Winchester

Somerville Co-operative Bank
60 Union SquareDate of Incorporation, May 4, 1880
Began Business, June 7, 1880Regular meeting for receipt of moneys the first
Monday of each month.R. Garfield Fralick Hubert A. Mitchell
President *Treasurer*Ada B. Foulger
*Assistant Treasurer**Directors*

A. J. Anthony	C. I. Horton
F. C. Babcock	*C. M. Hutchins
N. A. Belden	*H. A. Mitchell
T. F. Bennett,	*T. E. VanDerstine
*R. G. Fralick	L. R. Wentworth
A. H. Hall	

SOUTHBRIDGE**The Southbridge Co-operative Bank**
15 Elm StreetDate of Incorporation, March 8, 1910
Began Business, April 7, 1910Regular meeting for receipt of moneys the last
business day of each month.Robert P. Montague Robert E. Coderre
President *Treasurer*
Armand H. Lapierre
*Assistant Treasurer**Directors*G. E. Casaubon A. G. Morin
E. L. Coderre R. S. Normandin
*R. E. Coderre O. J. Paquette, Jr.
L. E. Colognesi W. Richard
M. J. Kurposka *A. A. Roy
*J. V. Laughnane H. N. Smith
A. LeDoux G. R. Tasse
R. P. Montague**SPRINGFIELD****Highland Co-operative Bank**
864 State StreetDate of Incorporation, June 12, 1920
Began Business, July 6, 1920Regular meeting for receipt of moneys the first
Monday of each month.Carlos Ruggles, Jr. Herman C. Heiden
President *Treasurer*Ruth E. Fenton
*Assistant Treasurer**Directors*G. C. F. Carlson *C. Ruggles, Jr.
E. W. Carman W. L. Spaulding
H. N. Charkoudian *W. Sturtevant
C. H. Gardner W. L. Wright
*H. C. Heiden**Springfield Co-operative Bank**
81 State StreetDate of Incorporation, April 13, 1882
Began Business, May 9, 1882Regular meeting for receipt of moneys the second
Tuesday of each month.Floyd A. Oatman David P. Radebaugh
President *Treasurer*Eva Anderson
*Assistant Treasurer**Directors*S. P. Blake W. E. Guenther
*R. S. Carroll *L. C. Hinckley
S. R. Cook *B. Mount
M. J. Donovan *F. A. Oatman
R. R. Emerson G. R. Yerrall, 3rd**STONEHAM****Stoneham Co-operative Bank**
365 Main StreetDate of Incorporation, January 10, 1887
Began Business, February 1, 1887Regular meeting for receipt of moneys the second
Tuesday of each month.William S. Lister Harold S. Adams
President *Treasurer*Howard F. Achorn
*Assistant Treasurer**Directors*H. F. Achorn *E. B. Elliott
H. S. Adams W. S. Lister
*C. E. Ames *J. C. Nelson
L. Barbo R. E. Robertson
G. W. Beane R. H. Seitz
G. E. Bell M. D. Taylor
E. R. Boyd E. L. Young
K. A. Currie**STOUGHTON****The Stoughton Co-operative Bank**
20 Park StreetDate of Incorporation, March 23, 1886
Began Business, April 10, 1886Regular meeting for receipt of moneys the tenth
day of each month.John J. Powers E. LeRoy Clark
President *Treasurer*Mildred R. Halliden
*Assistant Treasurer**Directors**A. W. Buckley A. L. Penardi
*E. L. Clark F. C. Phillips
J. R. Coogan J. J. Powers
*M. D. Lowe *W. G. Pratt
L. F. Madden T. L. Roach
*P. J. McGarvey R. P. Swan
J. H. McGrath R. F. Warner
W. J. O'Brien**TAUNTON****Mechanics' Co-operative Bank**
308 Bay StreetDate of Incorporation, September 14, 1877
Began Business, September 17, 1877Regular meeting for receipt of moneys the first
Monday after the fifteenth of each month.Elmer B. Noyes George W. Robertson
President *Treasurer**Directors*G. F. Bellamy, Jr. *F. Kerry
*R. Bentley *M. D. Lemaire
F. G. Burt E. B. Noyes
V. J. Deponte *G. W. Robertson
E. T. Flynn M. S. Rozowicz
P. F. Francis F. R. Tripp
V. A. George L. B. Wood
M. E. Hooker

Taunton Co-operative Bank 4 Winthrop Street

Date of Incorporation, March 2, 1880
Began Business, March 17, 1880

Regular meeting for receipt of moneys the third
Tuesday of each month.

Charles R. Galligan Robert I. Lawrence
President *Treasurer*

Ruth R. Woodward
Assistant Treasurer

Directors

A. A. Andrade	E. J. O'Brien
R. E. Costello	*P. F. O'Donnell
C. A. Eldridge	A. B. Pierce
*C. R. Galligan	*H. E. Pierce
E. R. Hill	S. D. Robinson
*R. I. Lawrence	C. L. Vanderwarker
*R. H. Lincoln	E. S. White
G. T. Miller	

The Weir Co-operative Bank 32 Weir Street

Date of Incorporation, July 11, 1884
Began Business, July 16, 1884

Regular meeting for receipt of moneys the first
Tuesday after the sixteenth of each month.

Warren M. Swift William W. Doherty
President *Treasurer*

Directors

T. J. Devine	W. G. Powers
*W. W. Doherty	*H. H. Presbrey
G. A. Horton	W. F. Rayment
J. H. Martin	M. C. Robbins
A. S. O'Keefe	*W. M. Swift
C. A. Perry	*J. Trucchi
L. W. Phillips	*T. T. Tweedy

TEMPLETON

The Baldwinville Co-operative Bank Central Street

Date of Incorporation, July 16, 1889
Began Business, July 24, 1889

Regular meeting for receipt of moneys the fourth
Wednesday of each month.

Henry R. Wheeler David J. St. Germain
President *Treasurer*

Catherine Pianka Agnes W. Gotantas
Assistant Treasurers

Directors

*M. S. Brown	W. B. Paine
W. W. Colburn	P. J. Pease
L. W. Day	R. F. Smith
*W. H. Gleason	*M. E. Stinson
W. J. Graves	G. A. Stuart
F. S. Kenney	*H. R. Wheeler
M. A. Miller	E. A. Wirkkala
A. F. Moulton	

TISBURY

The Martha's Vineyard Co-operative Bank Main Street

Date of Incorporation, April 22, 1909
Began Business, May 14, 1909

Regular meeting for receipt of moneys the second
Wednesday of each month.

Leland W. Renear Dwight W. Robb
President *Treasurer*

Edythe H. Simpson
Assistant Treasurer

Directors

A. L. Braley	S. C. Luce, Jr.
H. Cronig	*J. M. Lumbert
A. O. Fischer	*P. J. Norton
W. E. Flanders	J. E. Phillips
G. S. Garland	*L. W. Renear
L. M. Greene	*W. C. Ripley
N. C. Hinckley	D. W. Robb
A. H. Jernegan	

UXBRIDGE

Uxbridge Co-operative Bank 35 North Main Street

Date of Incorporation, March 5, 1929
Began Business, March 5, 1929

Regular meeting for receipt of moneys the first
Friday of each month.

Harold J. Walter Herbert C. Bridges
President *Treasurer*

Pauline Boudreau
Assistant Treasurer

Directors

*W. P. Barron	W. Ratkiewicz
T. J. Brennan	R. S. W. Roberts
*H. C. Bridges	*H. B. Seagrave
F. L. Kenney	*K. D. Taft
*F. E. Larkin	A. D. Tancrell
J. Mulvey	H. J. Walter
F. Prestera	

WAKEFIELD

Wakefield Co-operative Bank 347 Main Street

Date of Incorporation, January 31, 1887
Began Business, March 5, 1887

Branch Office
596 Main Street, Lynnfield Centre
Regular meeting for receipt of moneys the tenth
day of each month.

Jabez Hollett Galen W. Hoyt
President *Treasurer*

Directors

J. S. Caldwell	*G. W. Hoyt
*E. J. Connelly	P. E. Lewis
H. B. Evans	*W. C. McKie
H. N. Goodspeed	J. J. Round, Jr.
J. H. Holleran	*G. H. Stout
*J. Hollett	*H. A. Tobey
R. A. Hovey	

WALPOLE**Walpole Co-operative Bank**
982 Main StreetDate of Incorporation, June 11, 1912
Began Business, June 12, 1912Regular meeting for receipt of moneys the second
Friday of each month.Willard E. Everett
*President*Ralph P. Kelley
*Treasurer**Directors*T. M. Connell
W. E. Everett
J. H. Ginley
*C. B. Gove
C. E. Hartshorn
*R. H. Kannally*R. P. Kelley
W. D. McLean
D. F. O'Brien
H. D. Robinson
*A. W. Smith
W. Warren**WALTHAM****Middlesex Family Co-operative Bank**
20 Lexington StreetDate of Incorporation, December 30, 1953
Began Business, January 23, 1954Regular meeting for receipt of moneys the last
business day of each month.Robert A. Grimes
*President*Leo Gallitano
*Treasurer*Paul J. Ryan
*Assistant Treasurer**Directors*L. Biron
J. L. Burgoyne
P. E. Burke
R. A. Campisi
S. A. Cohn
J. C. Collins
*W. H. Curnyn*L. Gallitano
*R. A. Grimes
T. F. O'Brien
N. J. Semenza
*F. L. VanBuskirk
T. F. Walsh
*B. Wolk**WARE****Ware Co-operative Bank**
Main and Church StreetsDate of Incorporation, March 23, 1920
Began Business, April 10, 1920**Branch Office**
24 Main Street, Three RiversRegular meeting for receipt of moneys the second
Friday of each month.Arlan H. Schoonmaker
*President*Francis H. Chrobak
*Treasurer*Herman W. Leonard
*Assistant Treasurers*M. Eugenia Tucker
*Assistant Treasurers**Directors*G. J. Burgiel
*F. H. Chrobak
T. A. Deslauriers
C. E. Gadaire
W. M. Hyde*A. H. Schoonmaker
N. W. Schoonmaker
W. W. Shuttleworth
*C. E. Williams**WAREHAM****Wareham Co-operative Bank**
261 Main StreetDate of Incorporation, May 1, 1913
Began Business, June 1, 1918Regular meeting for receipt of moneys the second
Tuesday of each month.George H. Smith
*President*Robert M. Whitcomb
*Treasurer*Walter C. Morse
*Assistant Treasurer**Directors*E. K. Baker
J. J. Bosnengo
A. R. Cook
C. C. Cornwell
J. Coyne
*T. Coyne, Jr.
R. C. DunnL. L. Eldredge
A. E. Griffin
R. C. Hammond
*E. L. Morse
*G. H. Smith
*R. M. Whitcomb**WEBSTER****The Webster Co-operative Bank**
218 Main StreetDate of Incorporation, August 2, 1889
Began Business, August 8, 1889Regular meeting for receipt of moneys the second
Thursday of each month.John E. LaBonte
*President*Amory A. Aldrich
*Treasurer*M. Ella Towne
*Assistant Treasurer**Directors**A. A. Aldrich
J. J. Bergin
W. A. Cash
F. E. Cassidy
*W. H. CassidyT. C. Deary
J. E. LaBonte
E. R. McGuinness
*W. J. Sincusky
A. Wylie**WELLESLEY****Wellesley Co-operative Bank**
577 Washington StreetDate of Incorporation, January 24, 1911
Began Business, January 25, 1911Regular meeting for receipt of moneys the second
Wednesday of each month.William H. Gleason
*President*William H. Gleason, Jr.
*Treasurer*Alice M. Howe
*Assistant Treasurer**Directors*J. E. Cahill
N. C. Clement
*D. B. Coleman
*W. H. Gleason
I. P. GramkowC. N. Holman
G. H. MacGillivray
*T. H. Slaman
W. W. White

WESTFIELD**Westfield Co-operative Bank**
10 Elm StreetDate of Incorporation, December 13, 1881
Began Business, December 19, 1881Regular meeting for receipt of moneys the third
Monday of each month.William L. Wallis
*President*William L. Wallis
*Treasurer*Gertrude Andras
*Assistant Treasurer**Directors**H. F. Dalton
F. A. Ferguson
*A. L. Finlay
R. E. Fuller
*R. N. Gaylord
S. M. Healey
A. L. MacLean
M. R. MasonF. H. Miller
C. E. Schwer
R. S. Scott
F. F. Stange
*W. L. Wallis
W. B. Warren
A. T. Wiggin**WEST SPRINGFIELD****West Springfield Co-operative Bank**
37 Elm StreetDate of Incorporation, April 8, 1897
Began Business, May 12, 1897Regular meeting for receipt of moneys the second
Wednesday of each month.Richard M. Robinson
*President*Earle C. Harvey
*Treasurer*Muriel P. Sears
*Assistant Treasurer**Directors*D. S. Ames
J. J. Borgatti
E. G. Boss
*C. M. Bryan
G. B. Corcoran
A. B. Cote
E. C. Harvey*R. M. Robinson
G. B. Shattuck
C. B. Smith
M. D. Southworth
*R. C. Streeter
H. M. Teece**WEYMOUTH****The North Weymouth Co-operative Bank**
35 Sea StreetDate of Incorporation, September 26, 1910
Began Business, October 1, 1910Regular meeting for receipt of moneys the first
Friday of each month.Charles C. Hearn
*President*Russell A. Stiles
*Treasurer**Directors*J. L. Bastey
*C. W. Burgess
C. C. Hearn
*J. H. Libbey
E. W. Stiles
R. A. StilesH. E. Sutherland
S. T. Torrey
*H. W. White
*R. H. Whiting
G. M. Winters**South Shore Co-operative Bank**
17 Front StreetDate of Incorporation, April 18, 1890
Began Business, May 5, 1890Regular meeting for receipt of moneys the first
Monday of each month.Howard B. Hall
*President*George E. England
*Treasurer*Gertrude M. Bosien
*Assistant Treasurer**Directors*A. A. Cicchese
*R. C. Cowing
*E. M. Dwyer
G. E. England
*H. B. Hall
E. A. HuntG. E. Jordan
W. B. Nott
*H. J. Rose
W. P. Sheppard
A. Thorp
*F. Valicenti**South Weymouth Co-operative Bank**
12 Union StreetDate of Incorporation, February 28, 1889
Began Business, March 9, 1889Regular meeting for receipt of moneys the second
Thursday of each month.Frank W. Holbrook
*President*John E. Horace
*Treasurer**Directors**F. T. Barnes
*A. F. Danehy
*E. R. Grieves
*F. W. Holbrook
*W. H. Holbrook
*J. E. Horace*H. J. Kennedy
*J. M. Leahy
*D. L. O'Donnell
*J. B. O'Kane
*C. C. Starratt
*H. D. Williams**WINCHENDON****Winchendon Co-operative Bank**
77 Central StreetDate of Incorporation, September 9, 1891
Began Business, September 16, 1891Regular meeting for receipt of moneys the third
Wednesday of each month.Robert B. Greenwood, Sr.
*President*Harold P. Hackett, Jr.
*Treasurer**Directors*A. E. Anderson
N. T. Eatman
C. D. Eldredge
H. H. Elliott
*R. B. Greenwood, Sr.
R. B. Greenwood, Jr.
H. P. Hackett, Jr.J. D. Hildreth
A. R. James
S. A. Jones
*C. A. L'Huillier
*L. P. Prance
R. F. Robichaud
J. J. Witt

WINCHESTER**Winchester Co-operative Bank**
19 Church StreetDate of Incorporation, November 13, 1893
Began Business, November 13, 1893Regular meeting for receipt of moneys the first
Monday of each month.Curtis W. Nash George L. Billman
President *Treasurer*Concetta F. Derro
*Assistant Treasurer**Directors*

*G. L. Billman	M. B. Kerr
S. C. Blanchard	*C. A. Murphy
D. H. Bradlee, II	C. W. Nash
H. L. Clark, Jr.	S. E. Neill
*A. D. Elliott	

WORCESTER**Home Co-operative Bank**
282 Main StreetDate of Incorporation, January 13, 1948
Began Business, February 9, 1948Regular meeting for receipt of moneys the last
business day of each month.Edward C. Maher Philip D. Glass
President *Treasurer*Justine V. Colberg
*Assistant Treasurer**Directors*

*M. Baker, Jr.	E. C. Maher
F. J. Bonardi	L. W. Malboeuf
*J. C. Casdin	F. J. McCreedy
*W. A. Dean, Jr.	C. E. Mingolla
W. L. Fox	*J. G. Morrissey
*R. O. Hallen	H. St. Pierre

WINTHROP**Winthrop Co-operative Bank**
15 Bartlett RoadDate of Incorporation, February 15, 1907
Began Business, March 13, 1907Regular meeting for receipt of moneys the second
Wednesday of each month.Edward R. Thomas Almon E. Whittemore
President *Treasurer*Florence Auburn Norman W. Davis
*Assistant Treasurers**Directors*

E. A. Barclay	T. B. Smith
*N. W. Davis	*E. R. Thomas
H. R. Dodge	G. W. Thompson
C. L. Hicks	*A. E. Whittemore
J. C. McMurray	

WRENTHAM**Wrentham Co-operative Bank**
12 South StreetDate of Incorporation, February 26, 1901
Began Business, March 13, 1901Regular meeting for receipt of moneys the second
Wednesday of each month.Charles C. Winter Charles B. McDougald
President *Treasurer**Directors*

*C. W. Capron	E. O. Olsen
G. M. Carlson	L. A. Raymond
*J. A. Fuller	*W. H. Stewart
R. L. Hatch	J. A. Warren
L. C. Jenness	B. E. White
C. B. McDougald	C. C. Winter

WOBBURN**Woburn Co-operative Bank**
6 Common StreetDate of Incorporation, February 21, 1887
Began Business, March 10, 1887Regular meeting for receipt of moneys the second
Thursday of each month.Herman P. Peterson Terence D. Kenney
President *Treasurer*William F. Dunn
*Assistant Treasurer**Directors*

E. J. Bixby	T. D. Kenney
E. G. Boyle	*M. H. McCarron
J. F. Buel	E. M. Neilson
E. C. Fowle	*H. P. Peterson
*R. Johnson	J. P. Sheeran
P. C. Keleher	

YARMOUTH**The Cape Cod Co-operative Bank**
Hallett StreetDate of Incorporation, July 19, 1921
Began Business, August 4, 1921Regular meeting for receipt of moneys the first
Thursday of each month.Roswell H. Nye Nye Crowell
President *Treasurer*Harriett G. Chase
*Assistant Treasurer**Directors*

L. R. Armstrong	F. E. Howes
*Nathan Crowell	G. H. Mellen, Jr.
*Nye Crowell	*R. H. Nye
H. C. Doane	*G. Pulsifer
C. W. Downs	A. L. Smith
W. M. Gaffney	P. M. Swift
R. S. Hall	R. Thacher
*F. H. Hinckley	

ABSTRACTS OF THE ANNUAL REPORTS
OF
CO-OPERATIVE BANKS,
CO-OPERATIVE CENTRAL BANK,
CO-OPERATIVE BANKS EMPLOYEES' RETIREMENT
ASSOCIATION
FOR THE YEAR ENDING
AT THE CLOSE OF BUSINESS
APRIL 1960
AND
SAVINGS AND LOAN ASSOCIATIONS
AT THE CLOSE OF BUSINESS
DECEMBER 1959

	ABINGTON	ADAMS
	NORTH ABINGTON CO-OPERATIVE BANK	ADAMS CO-OPERATIVE BANK
ASSETS		
Real estate loans:		
Co-operative form	\$500 00	\$10,000 00
Direct reduction	2,390,962 80	2,442,830 13
G.I. loans	849,202 06	297,150 46
Federal Housing Administration, Title II	262,736 45	—
Statutory common form	4,800 00	—
Dues and principal payments suspended	2,972 93	—
Other real estate	—	—
Home modernization loans	2,082 65	34,363 59
Federal Housing Administration, Title I loans	—	—
Insurance and taxes paid on mortgaged property	236 74	—
Loans on shares and deposits:		
Serial	28,610 00	66,410 00
Paid-up certificates	21,290 00	9,640 00
Savings	15,880 00	41,530 00
Other financial institutions	—	6,041 00
Real estate held by foreclosure and in possession	—	—
Bank building	80,649 28	—
Alterations to leased quarters	—	—
Furniture and fixtures	22,760 99	445 62
Share Insurance Fund	731 47	2,646 49
Due from Co-operative Central Bank	38,337 82	44,792 25
Investments:		
U. S. Government obligations, direct and fully guaranteed	347,295 90	1,633,932 83
Other bonds and notes legal for reserve	—	—
Bonds and notes not legal for reserve	—	—
Federal Home Loan Bank stock	65,200 00	—
Shares in other co-operative banks	—	20,000 00
Cash and due from banks	130,591 43	222,938 39
Prepaid expenses	1,831 01	1,661 44
Other assets	—	9,470 00
TOTAL ASSETS	\$4,266,671 53	\$4,843,852 20
LIABILITIES		
Capital:		
Dues capital	\$522,530 00	\$1,070,265 00
Profits capital	75,564 91	160,105 26
Paid-up share certificates	1,737,600 00	542,200 00
Savings share accounts	1,280,913 36	2,632,818 70
Dividend savings accounts	—	—
Club accounts	26,629 00	—
Military share accounts	—	—
Suspended share accounts	199 84	52 00
Matured share accounts	—	—
Net undivided earnings	11,234 88	—
Reserves:		
Guaranty fund	160,008 45	125,176 00
Surplus	216,233 61	113,622 99
Other reserves	—	141,813 26
Notes payable	90,000 00	—
Dividends declared	—	8,810 75
Credits of members not applied	281 00	—
Due on uncompleted loans	44,326 72	6,864 88
Borrowers' accumulations for taxes	98,310 61	42,115 72
Reserve for Federal Income Taxes	—	—
Unearned discount	256 50	—
Other liabilities	2,582 65	7 64
TOTAL LIABILITIES	\$4,266,671 53	\$4,843,852 20

AMESBURY	ARLINGTON	ATHOL	ATTLEBORO	AUBURN
THE AMESBURY CO-OPERATIVE BANK	THE ARLINGTON CO-OPERATIVE BANK	ATHOL CO-OPERATIVE BANK	ATTLEBOROUGH CO-OPERATIVE BANK	AUBURN CO-OPERATIVE BANK
—	—	\$4,800 00	\$2,068,870 00	—
\$1,410,576 66	\$10,432,252 14	3,969,959 06	680,750 03	\$2,154,940 40
313,276 73	2,359,363 99	359,390 70	—	—
13,911 23	42,580 37	21,493 00	—	—
3,274 15	—	65,413 74	—	—
15,963 70	1,968 50	10,920 99	4,817 09	3,783 18
40 54	—	32,414 08	—	—
—	—	118 52	74 95	—
28,320 00	87,850 00	30,140 00	37,325 00	47,142 00
4,555 00	56,860 00	25,910 00	21,335 00	21,842 00
19,212 00	52,545 00	22,265 00	—	28,742 00
—	—	—	—	—
—	39,381 97	9,270 50	—	—
3,235 93	—	29,278 54	—	—
5,246 61	8,360 28	8,666 15	718 43	4,437 45
1,431 20	39,412 88	1 00	5,523 64	146 40
19,460 63	135,089 77	49,063 47	390 00	21,731 94
—	—	—	29,413 03	—
121,486 54	1,459,935 63	456,586 69	224,406 25	205,373 10
—	—	—	—	—
34,300 00	223,500 00	86,500 00	—	40,900 00
59,730 10	211,553 47	173,629 37	139,585 78	105,673 52
797 19	—	—	281 24	—
—	—	—	—	—
\$2,054,818 21	\$15,150,654 00	\$5,355,820 81	\$3,213,490 44	\$2,634,711 99
\$386,056 00	\$2,361,397 00	\$583,186 00	\$1,169,030 00	\$273,817 00
63,473 47	397,555 45	94,563 02	159,822 72	33,585 01
413,000 00	4,856,800 00	1,792,600 00	1,562,600 00	524,800 00
890,586 71	5,735,991 91	2,185,090 92	—	1,580,903 16
—	—	—	—	—
711 00	—	3,309 00	—	—
—	—	—	—	—
—	910 42	—	—	115 95
—	3,934 44	—	41,216 01	—
79,489 30	426,724 76	188,318 25	91,770 99	24,073 56
64,955 80	421,275 79	244,810 28	119,931 61	1,139 54
83,148 90	188,869 50	56,355 33	34,289 28	97,753 28
—	100,000 00	—	—	—
23,682 85	90,997 00	40,017 54	—	30,869 76
708 49	560 21	411 81	399 61	74 19
8,048 22	193,086 02	45,854 80	16,976 90	16,923 02
40,523 13	359,595 79	111,735 90	17,217 80	47,490 12
—	—	5,500 00	—	—
—	709 65	1,699 17	—	773 06
434 34	12,246 06	2,368 79	235 52	2,394 34
\$2,054,818 21	\$15,150,654 00	\$5,355,820 81	\$3,213,490 44	\$2,634,711 99

	AVON	BARNSTABLE
	AVON CO-OPERATIVE BANK	HYANNIS CO-OPERATIVE BANK
ASSETS		
Real estate loans:		
Co-operative form	—	—
Direct reduction	\$1,774,525 65	\$13,275,297 10
G.I. loans	205,410 58	211,004 53
Federal Housing Administration, Title II	60,876 53	—
Statutory common form	—	94 43
Dues and principal payments suspended	—	15,625 05
Other real estate	—	71,782 95
Home modernization loans	4,398 46	—
Federal Housing Administration, Title I loans	—	477 82
Insurance and taxes paid on mortgaged property	—	—
Loans on shares and deposits:		
Serial	33,448 15	59,053 00
Paid-up certificates	17,217 00	159,240 75
Savings	325 00	49,649 90
Other financial institutions	—	—
Real estate held by foreclosure and in possession	—	8,069 65
Bank building	37,991 18	144,286 87
Alterations to leased quarters	—	—
Furniture and fixtures	4,614 60	77,249 15
Share Insurance Fund	274 42	—
Due from Co-operative Central Bank	21,216 21	146,169 99
Investments:		
U. S. Government obligations, direct and fully guaranteed	88,356 45	1,582,879 69
Other bonds and notes legal for reserve	—	—
Bonds and notes not legal for reserve	—	—
Federal Home Loan Bank stock	36,300 00	236,400 00
Shares in other co-operative banks	—	—
Cash and due from banks	84,965 96	381,729 63
Prepaid expenses	228 96	—
Other assets	90 20	10 00
TOTAL ASSETS	\$2,370,239 35	\$16,419,020 51
LIABILITIES		
Capital:		
Dues capital	\$352,456 00	\$1,424,675 00
Profits capital	59,107 54	202,254 04
Paid-up share certificates	1,225,600 00	8,700,200 00
Savings share accounts	397,278 50	4,190,852 70
Dividend savings accounts	—	137,722 09
Club accounts	10,423 00	—
Military share accounts	—	5,991 05
Suspended share accounts	—	2,408 70
Matured share accounts	—	—
Net undivided earnings	15,332 49	50,066 90
Reserves:		
Guaranty fund	49,964 10	244,690 25
Surplus	65,442 49	187,909 75
Other reserves	87,004 89	753,616 62
Notes payable	50,000 00	50,000 00
Dividends declared	—	—
Credits of members not applied	37 07	367 70
Due on uncompleted loans	12,440 02	233,507 05
Borrowers' accumulations for taxes	43,757 58	223,774 49
Reserve for Federal Income Taxes	—	—
Unearned discount	692 12	—
Other liabilities	703 55	10,984 17
TOTAL LIABILITIES	\$2,370,239 35	\$16,419,020 51

BELMONT	BEVERLY	BOSTON		
WAVERLEY CO-OPERATIVE BANK	THE BEVERLY CO-OPERATIVE BANK	BEACON CO-OPERATIVE BANK	BELLEVUE CO-OPERATIVE BANK	BRIGHTON CO-OPERATIVE BANK
—	—	—	\$2,900 00	\$2,550 00
\$5,814,569 98	\$10,043,271 56	\$981,934 09	2,193,212 46	8,796,337 80
1,099,253 81	3,516,961 81	—	264,516 50	1,149,959 57
—	—	—	—	769,227 27
119,996 97	156,567 33	—	8,113 31	21,900 00
8,974 91	146,022 41	10,500 00	50 00	58,687 17
—	70,102 30	—	—	41,019 85
10,823 00	45,612 62	—	6,176 56	5,529 33
—	—	—	—	26,514 50
58 05	279 98	—	—	800 47
45,695 00	83,485 00	—	17,735 00	64,985 00
33,415 00	71,590 00	3,500 00	20,315 00	60,760 00
25,135 00	31,345 00	27,164 00	—	65,920 00
3,600 00	—	—	—	—
—	13,088 37	—	—	4,398 38
61,375 13	182,073 67	—	—	53,750 00
—	—	—	—	17,544 63
20,613 96	25,615 41	—	7,431 69	18,329 81
26,518 18	1 00	—	6,849 59	—
76,907 35	148,178 76	6,360 24	26,796 40	111,642 91
911,480 74	988,937 50	221,049 41	178,281 26	885,000 00
—	—	—	—	—
122,000 00	254,300 00	—	46,900 00	185,600 00
321,590 63	276,447 44	38,467 62	83,156 92	289,877 80
2,501 74	—	—	—	—
830 36	—	—	14 60	—
\$8,705,339 81	\$16,053,880 16	\$1,288,975 36	\$2,862,449 29	\$12,630,334 49
\$704,536 00	\$2,053,958 00	\$8,578 00	\$586,759 00	\$1,437,302 00
100,855 43	313,606 41	191 24	87,749 03	231,385 57
3,168,800 00	7,350,800 00	120,200 00	1,655,200 00	3,724,600 00
3,613,891 03	4,132,661 03	1,046,532 53	—	5,226,108 83
67,449 07	—	—	29,018 90	—
58,529 50	17,632 00	7,663 00	—	—
—	—	—	—	—
13 00	—	—	35 00	—
—	—	—	—	—
21,100 06	99,933 23	5,138 72	7,395 87	—
167,550 78	472,695 57	2,759 30	95,490 07	260,044 50
299,044 21	576,061 70	15,305 40	254,686 60	404,199 34
151,836 12	455,876 08	40,000 00	—	340,968 99
—	80,000 00	—	—	200,000 00
—	—	—	—	74,543 59
980 00	5,482 28	—	10 00	7,727 64
191,628 26	139,286 98	10,500 00	38,700 00	200,895 10
154,241 15	353,490 67	22,242 17	102,594 80	481,059 13
—	—	—	4,632 26	—
2,557 01	1,253 81	—	—	—
2,328 19	1,141 90	9,865 00	177 76	41,499 80
\$8,705,339 81	\$16,053,880 16	\$1,288,975 36	\$2,862,449 29	\$12,630,334 49

	BOSTON	
	CHARLESTOWN CO-OPERATIVE BANK	CODMAN CO-OPERATIVE BANK
ASSETS		
Real estate loans:		
Co-operative form	\$26,350 00	\$27,775 00
Direct reduction	312,088 17	1,399,038 28
G.I. loans	68,523 21	169,275 75
Federal Housing Administration, Title II	—	—
Statutory common form	—	1,700 00
Dues and principal payments suspended	—	29,603 68
Other real estate	—	—
Home modernization loans	—	—
Federal Housing Administration, Title I loans	—	—
Insurance and taxes paid on mortgaged property	—	—
Loans on shares and deposits:		
Serial	3,360 00	11,330 00
Paid-up certificates	5,432 00	12,605 00
Savings	—	7,645 00
Other financial institutions	—	—
Real estate held by foreclosure and in possession	3 00	—
Bank building	—	420 51
Alterations to leased quarters	—	1,000 00
Furniture and fixtures	—	347 65
Share Insurance Fund	2,137 91	18,624 96
Due from Co-operative Central Bank	5,340 24	—
Investments:		
U. S. Government obligations, direct and fully guaranteed	114,455 40	99,000 00
Other bonds and notes legal for reserve	—	—
Bonds and notes not legal for reserve	—	—
Federal Home Loan Bank stock	10,000 00	36,800 00
Shares in other co-operative banks	—	—
Cash and due from banks	40,188 34	108,678 81
Prepaid expenses	—	—
Other assets	—	5 00
TOTAL ASSETS	\$587,878 27	\$1,923,849 64
LIABILITIES		
Capital:		
Dues capital	\$169,045 00	\$316,974 00
Profits capital	23,571 26	47,366 65
Paid-up share certificates	269,200 00	839,800 00
Savings share accounts	9,190 23	384,109 48
Dividend savings accounts	—	9,628 10
Club accounts	—	—
Military share accounts	—	—
Suspended share accounts	1,410 90	44 00
Matured share accounts	—	—
Net undivided earnings	3,214 53	9,849 78
Reserves:		
Guaranty fund	36,586 87	77,662 91
Surplus	46,792 42	141,817 38
Other reserves	1,200 00	13,334 54
Notes payable	—	—
Dividends declared	—	—
Credits of members not applied	—	33 36
Due on uncompleted loans	3,949 70	25,109 40
Borrowers' accumulations for taxes	23,045 50	57,662 13
Reserve for Federal Income Taxes	400 00	300 00
Unearned discount	—	—
Other liabilities	271 86	157 91
TOTAL LIABILITIES	\$587,878 27	\$1,923,849 64

BOSTON

COLONIAL CO-OPERATIVE BANK	COMMONWEALTH CO-OPERATIVE BANK	ENTERPRISE CO-OPERATIVE BANK	FARRAGUT CO-OPERATIVE BANK	FOREST HILLS CO-OPERATIVE BANK
\$32,650 00	—	\$5,600 00	\$230,950 00	\$1,750 00
2,124,017 98	\$2,982,788 13	2,679,087 24	1,069,219 25	4,166,707 53
422,743 46	544,863 51	925,707 69	237,763 96	236,324 01
—	—	134,102 54	—	—
—	6,000 00	9,710 00	25,365 23	2,650 00
17,794 82	—	19,196 57	—	6,245 67
—	23,770 45	7,437 94	—	9,062 03
25,425 68	3,397 00	3,539 80	10,478 67	6,626 10
—	—	16,076 03	—	—
821 12	—	161 33	35 60	—
22,310 00	112,300 00	62,850 00	15,290 00	27,055 00
23,999 00	27,240 00	9,320 00	19,055 00	14,525 00
3,187 00	11,110 00	34,510 00	7,165 00	830 00
—	—	—	—	—
11,093 56	—	12,000 00	6,027 18	—
9,133 12	—	—	—	—
3,814 62	3,183 80	6,800 00	156 04	6,917 60
372 57	4,645 20	554 92	267 98	645 30
29,216 30	38,491 09	43,622 79	18,635 44	51,848 50
224,069 61	174,224 60	331,812 50	214,531 26	542,505 47
—	—	106,753 73	—	—
51,300 00	65,500 00	70,200 00	31,000 00	84,200 00
—	—	—	—	—
126,084 92	208,903 77	144,334 72	103,154 54	271,792 93
—	344 98	1,996 56	—	—
1,167 42	—	9,945 47	40 39	—
\$3,129,201 18	\$4,206,762 53	\$4,635,319 83	\$1,989,135 54	\$5,429,685 14
\$495,699 00	\$1,521,200 00	\$1,001,774 00	\$379,356 00	\$939,065 00
72,992 44	224,562 42	164,099 57	60,308 18	152,121 54
1 306,800 00	1,377,200 00	2,134,800 00	595,800 00	1,955,400 00
761,117 16	434,045 64	648,690 62	667,185 81	1,265,071 56
10,618 51	111,212 34	44,951 09	30,827 58	212,083 15
6,487 50	—	—	—	—
—	75 09	28 00	716 31	965 34
—	—	—	—	57,857 55
18,799 25	15,076 44	14,913 77	—	13,458 80
157,372 00	86,307 81	234,040 92	64,867 94	196,708 19
78,175 20	161,894 12	190,361 37	58,666 92	326,423 38
24,741 31	160,110 40	3,103 96	38,687 19	73,872 48
70,000 00	—	—	—	—
—	—	—	14,766 34	—
842 91	450 68	405 18	—	3,241 74
1,444 24	6,089 00	33,653 97	2,385 00	12,162 88
120,159 99	108,518 59	160,194 98	74,576 06	202,799 44
—	—	—	—	17,574 57
4,141 63	—	2,614 65	—	—
810 04	20 00	1,687 75	992 21	879 52
\$3,129,201 18	\$4,206,762 53	\$4,635,319 83	\$1,989,135 54	\$5,429,685 14

	BOSTON	
	GERMANIA CO-OPERATIVE BANK	HAYMARKET CO-OPERATIVE BANK
ASSETS		
Real estate loans:		
Co-operative form	\$27,700 00	—
Direct reduction	2,173,650 95	\$3,437,224 75
G.I. loans	346,963 11	966,813 46
Federal Housing Administration, Title II	23,739 91	424,798 17
Statutory common form	10,750 00	64,000 00
Dues and principal payments suspended	1,705 91	—
Other real estate	13,359 16	—
Home modernization loans	3,548 01	—
Federal Housing Administration, Title I loans	—	—
Insurance and taxes paid on mortgaged property	—	—
Loans on shares and deposits:		
Serial	12,805 00	3,330 00
Paid-up certificates	8,745 00	6,445 00
Savings	5,920 00	54,635 00
Other financial institutions	—	—
Real estate held by foreclosure and in possession	7,211 77	—
Bank building	—	—
Alterations to leased quarters	2,426 88	26,180 00
Furniture and fixtures	3,256 18	25,083 29
Share Insurance Fund	—	591 46
Due from Co-operative Central Bank	29,239 34	43,105 84
Investments:		
U. S. Government obligations, direct and fully guaranteed	266,812 50	567,075 01
Other bonds and notes legal for reserve	—	—
Bonds and notes not legal for reserve	—	—
Federal Home Loan Bank stock	50,000 00	73,500 00
Shares in other co-operative banks	—	—
Cash and due from banks	69,647 52	333,271 37
Prepaid expenses	1,335 33	338 32
Other assets	1,896 60	—
TOTAL ASSETS	\$3,060,713 17	\$6,026,391 67
LIABILITIES		
Capital:		
Dues capital	\$368,301 00	\$79,143 00
Profits capital	59,370 47	4,844 14
Paid-up share certificates	1,347,600 00	219,800 00
Savings share accounts	849,704 20	5,165,038 11
Dividend savings accounts	50,019 52	—
Club accounts	—	21,477 00
Military share accounts	—	—
Suspended share accounts	140 36	—
Matured share accounts	—	—
Net undivided earnings	7,960 59	62,871 07
Reserves:		
Guaranty fund	89,729 46	40,602 96
Surplus	87,406 32	—
Other reserves	69,525 70	67,476 26
Notes payable	—	—
Dividends declared	—	—
Credits of members not applied	316 44	1,405 79
Due on uncompleted loans	15,102 11	242,250 00
Borrowers' accumulations for taxes	114,765 06	118,336 17
Reserve for Federal Income Taxes	—	—
Unearned discount	181 26	—
Other liabilities	590 68	3,147 17
TOTAL LIABILITIES	\$3,060,713 17	\$6,026,391 67

BOSTON

HYDE PARK CO-OPERATIVE BANK	JAMAICA PLAIN CO-OPERATIVE BANK	JOSEPH WARREN CO-OPERATIVE BANK	MASSACHUSETTS CO-OPERATIVE BANK	THE MATTAPAN CO-OPERATIVE BANK
\$56,100 00	—	\$19,900 00	\$97,550 00	—
3,480,199 01	\$1,937,594 92	1,792,855 68	5,857,234 43	\$11,948,510 00
1,253,865 82	260,771 08	536,391 69	507,892 51	3,795,265 58
64,370 73	—	—	—	638,212 31
—	3,300 00	3,000 00	400 00	101,548 31
—	—	—	—	28,024 63
16,091 46	12,309 77	18,214 83	5,680 83	13,970 25
117 05	—	—	—	—
63,480 00	34,540 00	61,804 00	50,620 00	40,225 00
32,170 00	2,965 00	34,971 00	45,770 00	76,405 00
24,870 00	7,015 00	—	8,580 00	61,135 00
—	—	4,957 00	—	—
34,000 00	50,810 00	20,000 00	2,496 67	83,157 63
59,042 30	—	—	22,400 00	185,167 93
17,246 15	8,199 02	7,341 20	11,665 50	27,874 86
996 99	6,882 17	10,401 94	35,434 32	4,531 80
51,963 08	24,973 82	32,469 66	72,581 07	165,514 56
200,000 00	192,841 75	895,074 11	1,036,000 00	1,145,031 25
—	—	—	—	—
94,300 00	42,000 00	—	107,300 00	291,500 00
251,927 64	109,238 06	77,472 42	166,318 74	467,018 72
—	590 00	—	—	—
223 06	—	691 13	—	12,889 86
\$5,700,963 29	\$2,694,030 59	\$3,515,544 66	\$8,027,924 07	\$19,085,982 69
\$988,700 00	\$470,519 00	\$1,040,796 00	\$1,186,954 00	\$984,219 00
152,428 29	74,379 44	167,909 73	180,361 73	149,200 39
2,201,000 00	785,000 00	1,513,200 00	2,855,800 00	7,063,400 00
1,620,369 66	1,022,164 00	231,354 81	2,742,528 29	7,794,442 78
—	—	—	—	421,608 74
—	8,468 00	—	—	—
10 63	—	3,885 60	66 00	—
32,029 06	—	—	53,228 08	120,708 27
148,069 54	66,649 22	195,381 75	191,202 59	352,733 44
59,967 92	59,794 87	204,073 22	236,053 54	364,796 24
308,466 69	90,876 82	—	146,926 76	577,295 49
—	—	—	50,000 00	550,000 00
333 10	6,857 08	14,863 38	—	—
23,817 33	6,683 00	1,513 87	996 00	—
161,059 86	100,786 61	12,256 97	82,726 85	263,113 31
—	—	123,424 92	299,679 65	433,989 99
—	—	1,511 96	—	—
4,711 21	1,852 55	5,372 45	875 60	1,906 90
—	—	—	524 98	8,568 14
\$5,700,963 29	\$2,694,030 59	\$3,515,544 66	\$8,027,924 07	\$19,085,982 69

	BOSTON	
	MEETING HOUSE HILL CO-OPERATIVE BANK	MERCHANTS CO-OPERATIVE BANK
ASSETS		
Real estate loans:		
Co-operative form	\$6,600 00	\$111,900 00
Direct reduction	8,508,123 54	24,073,940 21
G.I. loans	339,655 36	20,164,423 44
Federal Housing Administration, Title II	—	4,883,417 80
Statutory common form	277,685 00	1,613,564 82
Dues and principal payments suspended	32,050 34	897,799 25
Other real estate	—	270,679 37
Home modernization loans	130,842 46	20,039 83
Federal Housing Administration, Title I loans	—	—
Insurance and taxes paid on mortgaged property	—	7,618 74
Loans on shares and deposits:		
Serial	13,865 00	167,075 00
Paid-up certificates	37,260 00	146,460 00
Savings	81,030 19	163,330 00
Other financial institutions	—	—
Real estate held by foreclosure and in possession	26,360 17	102,479 28
Bank building	124,929 18	564,000 00
Alterations to leased quarters	—	—
Furniture and fixtures	24,643 99	71,824 47
Share Insurance Fund	1,330 89	181,444 86
Due from Co-operative Central Bank	102,545 85	556,253 63
Investments:		
U. S. Government obligations, direct and fully guaranteed	1,019,921 88	6,164,386 44
Other bonds and notes legal for reserve	—	—
Bonds and notes not legal for reserve	—	2,139,016 25
Federal Home Loan Bank stock	171,400 00	826,700 00
Shares in other co-operative banks	—	—
Cash and due from banks	330,251 87	1,334,134 65
Prepaid expenses	310 78	—
Other assets	—	252,246 96
TOTAL ASSETS	\$11,228,806 50	\$64,712,735 00
LIABILITIES		
Capital:		
Dues capital	\$491,301 00	\$5,448,809 00
Profits capital	77,387 52	779,742 95
Paid-up share certificates	3,997,400 00	21,196,200 00
Savings share accounts	5,139,763 21	27,598,740 60
Dividend savings accounts	170,026 44	1,188,032 21
Club accounts	28,856 50	88,974 00
Military share accounts	—	—
Suspended share accounts	9 00	1,776 51
Matured share accounts	—	—
Net undivided earnings	—	343,927 84
Reserves:		
Guaranty fund	209,499 13	1,480,751 82
Surplus	296,486 36	2,083,656 21
Other reserves	318,175 33	1,369,847 69
Notes payable	—	—
Dividends declared	85,837 54	—
Credits of members not applied	2,800 59	—
Due on uncompleted loans	81,518 44	2,007,296 46
Borrowers' accumulations for taxes	302,609 31	1,043,992 07
Reserve for Federal Income Taxes	—	—
Unearned discount	23,348 94	4,469 00
Other liabilities	3,787 19	76,518 64
TOTAL LIABILITIES	\$11,228,806 50	\$64,712,735 00

BOSTON

MINOT CO-OPERATIVE BANK	MT. VERNON CO-OPERATIVE BANK	MT. WASHINGTON CO-OPERATIVE BANK	THE NORTH DORCHESTER CO-OPERATIVE BANK	PIONEER CO-OPERATIVE BANK
\$176,200 00	\$1,500 00	\$4,400 00	\$93,750 00	—
2,482,944 73	5,358,760 98	5,533,902 61	367,227 57	\$4,739,870 12
291,789 13	462,423 48	2,109,273 81	122,942 42	2,329,447 33
—	384,044 28	12,475 14	—	16,364 76
49,790 00	—	65,500 00	1,600 00	5,496 04
—	13,401 90	46,536 74	—	6,763 03
—	31,041 53	47,655 18	—	—
4,629 07	4,125 80	—	675 26	37,482 61
—	—	73,161 34	—	—
—	—	—	—	—
19,990 00	45,450 00	30,580 00	3,530 00	93,150 00
2,590 00	25,590 00	37,600 00	4,590 00	24,285 00
14,865 00	72,955 00	34,395 00	330 00	34,260 00
—	—	—	—	—
11,200 33	46,288 28	13,276 39	—	—
—	—	19,678 67	—	—
—	2,013 96	10,236 24	—	3,764 38
6,557 53	6,533 27	14,000 06	412 50	17,621 85
215 00	1,952 22	1 00	3,181 72	84,064 33
32,658 25	70,842 47	88,947 89	6,866 58	85,244 66
247,743 78	647,461 38	796,740 77	49,987 51	675,843 75
—	—	51,501 00	—	—
—	—	—	—	—
55,000 00	118,200 00	141,500 00	—	147,400 00
—	—	—	—	58,000 00
293,800 60	359,754 18	666,981 99	51,745 31	251,603 30
313 15	—	2,108 09	—	—
12,000 00	—	10,072 34	—	7,444 60
\$3,702,286 57	\$7,652,338 73	\$9,810,524 26	\$706,838 87	\$8,618,105 76
\$454,396 00	\$454,103 00	\$861,454 00	\$162,139 00	\$1,730,074 00
61,515 90	69,350 76	151,033 14	20,232 19	244,330 64
883,000 00	1,943,000 00	2,845,600 00	354,800 00	2,724,800 00
1,869,951 47	4,269,331 36	4,476,640 55	34,768 50	2,881,662 12
—	—	166,171 64	—	135,199 51
69,126 00	—	—	—	316 32
—	—	49 24	—	—
72 00	—	—	—	601 88
—	—	—	—	8,184 03
9,748 25	—	—	—	22,765 89
59,509 19	117,081 53	431,400 00	48,114 17	283,550 49
92,213 98	188,477 58	433,372 39	47,333 34	199,280 27
88,342 56	199,008 43	—	—	118,374 33
—	—	—	10,000 00	—
—	56,717 47	69,275 18	2,899 46	—
925 51	862 08	570 25	11 51	665 81
12,414 40	175,980 41	46,043 99	500 00	15,575 59
98,735 60	178,400 90	299,506 43	25,961 66	239,535 63
—	—	1,358 29	—	—
—	—	17,268 51	—	4,234 60
2,335 71	25 21	10,780 65	79 04	8,954 65
\$3,702,286 57	\$7,652,338 73	\$9,810,524 26	\$706,838 87	\$8,618,105 76

	BOSTON	
	ROSLINDALE CO-OPERATIVE BANK	ROXBURY- HIGHLAND CO-OPERATIVE BANK
ASSETS		
Real estate loans:		
Co-operative form	—	—
Direct reduction	\$3,536,922 52	\$2,637,923 70
G.I. loans	331,012 59	677,338 15
Federal Housing Administration, Title II	90,477 21	—
Statutory common form	2,600 00	44,500 00
Dues and principal payments suspended	2,046 88	1,192 88
Other real estate	18,654 42	—
Home modernization loans	3,313 40	—
Federal Housing Administration, Title I loans	—	—
Insurance and taxes paid on mortgaged property	14 55	381 18
Loans on shares and deposits:		
Serial	52,405 00	31,905 00
Paid-up certificates	43,780 00	16,500 00
Savings	3,795 00	3,950 00
Other financial institutions	—	—
Real estate held by foreclosure and in possession	27,782 71	—
Bank building	75,590 13	46,433 22
Alterations to leased quarters	—	—
Furniture and fixtures	8,647 90	1,124 67
Share Insurance Fund	4,271 37	8,067 84
Due from Co-operative Central Bank	44,378 73	36,206 66
Investments:		
U. S. Government obligations, direct and fully guaranteed	500,148 40	329,828 13
Other bonds and notes legal for reserve	—	—
Bonds and notes not legal for reserve	—	—
Federal Home Loan Bank stock	74,600 00	58,400 00
Shares in other co-operative banks	—	—
Cash and due from banks	157,463 29	105,773 12
Prepaid expenses	1,297 11	651 19
Other assets	30	1,998 36
TOTAL ASSETS	\$4,979,201 51	\$4,002,174 10
LIABILITIES		
Capital:		
Dues capital	\$1,057,531 00	\$680,080 00
Profits capital	145,809 99	98,533 68
Paid-up share certificates	2,260,200 00	1,332,000 00
Savings share accounts	869,857 86	1,374,880 58
Dividend savings accounts	99,518 01	10,926 84
Club accounts	—	—
Military share accounts	—	—
Suspended share accounts	5 00	620 00
Matured share accounts	—	—
Net undivided earnings	14,206 02	35,348 68
Reserves:		
Guaranty fund	140,131 49	185,231 01
Surplus	152,052 92	101,904 59
Other reserves	64,207 29	46,030 55
Notes payable	—	—
Dividends declared	—	82 35
Credits of members not applied	—	3,350 00
Due on uncompleted loans	24,550 00	131,483 32
Borrowers' accumulations for taxes	146,181 42	—
Reserve for Federal Income Taxes	—	—
Unearned discount	366 08	—
Other liabilities	4,584 43	1,702 50
TOTAL LIABILITIES	\$4,979,201 51	\$4,002,174 10

BOSTON

SOUTH BOSTON CO-OPERATIVE BANK	TELEPHONE WORKERS' CO-OPERATIVE BANK	UPHAMS CORNER CO-OPERATIVE BANK	VOLUNTEER CO-OPERATIVE BANK	WORKINGMEN'S CO-OPERATIVE BANK
\$14,850 00	—	—	\$22,800 00	\$17,651 00
270,146 05	\$5,052,751 45	\$1,258,431 94	9,034,088 66	\$28,063,201 69
—	1,245,665 01	535,676 86	7,343,512 68	10,845,513 29
—	—	542,659 52	—	5,640,460 46
—	383 72	39,485 00	6,184 29	285,486 82
—	—	—	4,300 00	720,316 78
—	—	4,320 00	228,104 31	117,785 63
—	—	9,265 62	1,197 12	190,895 14
226 71	—	—	—	201,799 46
—	—	197 52	422 60	4,925 38
1 545 00	153,540 00	30,515 00	99,550 00	295,048 00
—	68,130 00	18,570 00	72,545 00	205,405 00
—	—	6,195 00	43,340 00	377,926 00
1,097 71	—	—	—	310 00
—	—	—	3,996 22	72,735 49
—	—	—	—	483 40
—	5,468 14	6,380 79	—	39,127 97
1,385 49	6,705 95	1,720 54	16,262 96	66,777 83
3,402 74	68,058 49	27,567 45	78,109 14	132,804 67
—	—	—	243,101 30	486,437 73
34,912 50	443,863 20	334,243 76	6,024,120 58	4,928,855 30
—	—	—	—	116,498 57
—	119,600 00	46,000 00	292,125 00	—
—	—	—	364,100 00	791,900 00
18,389 07	283,523 19	92,973 20	—	—
124 94	—	—	756,454 45	505,504 43
150 07	—	61	433 80	30,608 16
—	—	—	21,305 87	48,618 76
\$346,230 28	\$7,447,689 15	\$2,954,202 81	\$24,656,053 98	\$54,187,076 96
\$141,129 00	\$3,041,010 00	\$609,972 00	\$2,714,991 00	\$5,401,154 00
23,626 43	391,399 49	86,926 15	423,788 90	782,498 42
134,800 00	2,908,400 00	1,299,600 00	7,935,600 00	18,285,200 00
—	—	524,813 59	9,967,253 89	22,398,338 19
—	179,645 22	103,659 13	311,510 23	1,022,760 96
—	—	—	—	68,036 00
—	167 06	—	5,314 95	158 00
1,597 82	20,619 18	17,624 82	61,554 57	317,433 17
17,803 97	245,398 15	66,139 19	1,282,349 58	1,408,900 44
11,475 75	262,074 96	91,161 91	537,991 45	1,587,331 98
3,356 91	151,590 98	59,652 83	504,693 19	374,372 27
—	—	—	—	—
—	21,512 65	—	4,015 19	10,056 66
636 96	9,210 72	2,086 10	5,937 25	1,275,514 82
11,803 44	215,410 42	88,700 03	885,026 23	1,137,029 02
—	—	—	—	—
—	—	—	660 00	51,897 31
—	1,250 32	3,867 06	15,367 55	66,395 72
\$346,230 28	\$7,447,689 15	\$2,954,202 81	\$24,656,053 98	\$54,187,076 96

	BRAINTREE	BRIDGE-WATER
	THE BRAINTREE CO-OPERATIVE BANK	BRIDGEWATER CO-OPERATIVE BANK
ASSETS		
Real estate loans:		
Co-operative form	—	—
Direct reduction	\$7,721,406 46	\$1,127,642 91
G.I. loans	1,061,465 35	290,535 40
Federal Housing Administration, Title II	—	—
Statutory common form	47,576 48	—
Dues and principal payments suspended	43,396 11	—
Other real estate	—	—
Home modernization loans	—	8,891 38
Federal Housing Administration, Title I loans	—	—
Insurance and taxes paid on mortgaged property	—	—
Loans on shares and deposits:		
Serial	62,675 00	6,945 00
Paid-up certificates	66,050 00	8,050 00
Savings	7,675 00	3,954 00
Other financial institutions	550 00	—
Real estate held by foreclosure and in possession	—	—
Bank building	57,700 00	22,739 72
Alterations to leased quarters	—	—
Furniture and fixtures	28,303 58	4,044 78
Share Insurance Fund	1,231 40	1,831 68
Due from Co-operative Central Bank	95,298 87	16,828 57
Investments:		
U. S. Government obligations, direct and fully guaranteed	695,093 75	313,418 69
Other bonds and notes legal for reserve	—	—
Bonds and notes not legal for reserve	—	—
Federal Home Loan Bank stock	168,000 00	—
Shares in other co-operative banks	—	—
Cash and due from banks	225,899 41	90,904 75
Prepaid expenses	—	932 98
Other assets	5,920 31	—
TOTAL ASSETS	\$10,288,241 72	\$1,896,719 86
LIABILITIES		
Capital:		
Dues capital	\$2,082,049 00	\$383,285 00
Profits capital	334,583 79	56,192 72
Paid-up share certificates	5,551,400 00	818,800 00
Savings share accounts	1,043,323 16	402,515 05
Dividend savings accounts	42,767 27	26,025 31
Club accounts	—	8,341 50
Military share accounts	—	—
Suspended share accounts	305 00	—
Matured share accounts	—	—
Net undivided earnings	61,492 19	25,913 56
Reserves:		
Guaranty fund	241,650 52	51,246 53
Surplus	428,170 22	38,324 36
Other reserves	212,930 09	35,275 03
Notes payable	—	—
Dividends declared	—	—
Credits of members not applied	162 63	226 53
Due on uncompleted loans	30,000 00	4,876 35
Borrowers' accumulations for taxes	251,328 92	44,184 89
Reserve for Federal Income Taxes	—	—
Unearned discount	—	257 33
Other liabilities	8,078 93	1,255 70
TOTAL LIABILITIES	\$10,288,241 72	\$1,896,719 86

BROCKTON	BROOKLINE			CAMBRIDGE
CAMPELLO CO-OPERATIVE BANK	BROOKLINE CO-OPERATIVE BANK	CHESTNUT HILL CO-OPERATIVE BANK	COOLIDGE CORNER CO-OPERATIVE BANK	THE COLUMBIAN CO-OPERATIVE BANK
\$30,050 00	\$47,900 00	—	—	\$5,000 00
11,122,970 10	3,233,774 21	\$2,545,059 22	\$2,206,521 96	1,183,491 44
2,700,166 91	697,813 71	566,625 37	212,517 74	197,536 30
116,885 18	—	253,686 19	—	—
36,250 00	31,965 00	—	—	700 00
85,420 85	2,567 10	—	11,955 47	6,251 78
41,922 70	12,471 30	—	—	—
8,609 77	13,662 82	1,341 42	—	4,041 21
—	—	396 45	—	—
—	1,321 93	—	—	—
263,300 00	50,080 00	4,555 00	7,220 00	20,780 00
56,400 00	30,530 00	24,580 00	4,150 00	5,030 00
42,550 00	24,810 00	66,766 00	81,410 00	9,285 00
—	—	—	—	—
—	6,847 49	—	—	—
54,200 37	73,977 26	—	—	—
—	—	2,658 94	—	2,182 56
17,624 23	14,625 74	16,550 14	8,910 36	5,461 07
1,951 40	451 99	262 38	402 70	1,932 21
152,681 53	49,839 57	37,819 66	29,390 15	16,363 29
1,904,021 38	590,848 86	472,739 97	566,936 81	259,937 50
—	—	—	—	—
257,600 00	80,200 00	62,000 00	23,000 00	—
—	—	—	5,000 00	—
242,254 55	207,697 09	90,538 42	78,319 37	62,236 20
1,479 60	—	736 43	445 21	1,003 40
5,266 79	—	819 78	—	1,976 23
\$17,141,605 36	\$5,171,384 07	\$4,147,135 37	\$3,236,179 77	\$1,783,208 19
\$4,193,281 00	\$1,022,929 00	\$177,861 00	\$245,791 00	\$366,842 00
731,029 95	153,923 72	13,484 31	12,151 08	50,117 92
4,745,200 00	1,674,400 00	655,600 00	227,000 00	588,600 00
5,236,824 18	1,684,889 67	3,021,311 98	2,436,613 50	581,767 12
—	—	—	—	—
58,156 00	31,241 50	16,253 00	86,807 00	—
30 48	1,177 20	—	1,214 73	—
—	—	—	—	—
47,196 65	—	11,659 58	55,716 25	—
537,986 66	223,603 20	45,375 61	15,755 11	38,400 12
748,755 85	158,381 35	99,428 57	63,721 48	55,636 19
297,585 74	49,942 26	—	20,000 00	29,960 69
—	—	—	—	—
—	28,983 86	—	—	5,122 35
2,375 87	119 59	52 04	—	19 49
192,843 31	1,650 00	7,795 90	1,000 00	11,125 00
345,334 83	139,845 33	97,196 78	69,960 51	52,561 76
—	—	—	—	—
1,208 56	—	185 55	—	2,149 25
3,796 28	297 39	931 05	449 11	906 30
\$17,141,605 36	\$5,171,384 07	\$4,147,135 37	\$3,236,179 77	\$1,783,208 19

	CAMBRIDGE	
	NORTH CAMBRIDGE CO-OPERATIVE BANK	RELIANCE CO-OPERATIVE BANK
ASSETS		
Real estate loans:		
Co-operative form	—	—
Direct reduction	\$3,035,295 25	\$12,922,223 25
G.I. loans	2,704,068 26	1,960,373 01
Federal Housing Administration, Title II	136,469 23	1,416 68
Statutory common form	99,264 48	202,839 30
Dues and principal payments suspended	3,100 00	—
Other real estate	—	7,804 17
Home modernization loans	26,301 17	41,764 78
Federal Housing Administration, Title I loans	—	—
Insurance and taxes paid on mortgaged property	291 18	590 23
Loans on shares and deposits:		
Serial	40,605 00	96,839 56
Paid-up certificates	45,155 00	18,403 00
Savings	—	62,467 58
Other financial institutions	—	—
Real estate held by foreclosure and in possession	—	26 58
Bank building	9,500 00	262,435 93
Alterations to leased quarters	—	—
Furniture and fixtures	1 00	32,705 16
Share Insurance Fund	1,259 38	32,525 48
Due from Co-operative Central Bank	65,741 81	175,710 96
Investments:		
U. S. Government obligations, direct and fully guaranteed	493,312 50	2,485,033 13
Other bonds and notes legal for reserve	—	—
Bonds and notes not legal for reserve	—	—
Federal Home Loan Bank stock	114,300 00	288,400 00
Shares in other co-operative banks	—	—
Cash and due from banks	353,336 30	207,516 12
Prepaid expenses	—	9,399 15
Other assets	2,100 73	18,531 13
TOTAL ASSETS	\$7,130,101 29	\$18,827,005 20
LIABILITIES		
Capital:		
Dues capital	\$962,791 00	\$1,813,545 00
Profits capital	153,503 82	278,860 76
Paid-up share certificates	3,703,200 00	3,253,800 00
Savings share accounts	1,193,141 66	11,399,560 08
Dividend savings accounts	136,992 82	—
Club accounts	52,676 00	10,880 00
Military share accounts	—	—
Suspended share accounts	136 17	408 98
Matured share accounts	—	24,150 36
Net undivided earnings	24,563 03	51,314 17
Reserves:		
Guaranty fund	199,834 18	491,227 52
Surplus	268,636 34	373,810 11
Other reserves	212,074 70	557,877 17
Notes payable	—	—
Dividends declared	—	—
Credits of members not applied	151 16	736 11
Due on uncompleted loans	12,110 69	72,474 56
Borrowers' accumulations for taxes	201,422 60	487,835 03
Reserve for Federal Income Taxes	—	—
Unearned discount	6,061 38	5,946 28
Other liabilities	2,805 74	4,579 07
TOTAL LIABILITIES	\$7,130,101 29	\$18,827,005 20

CANTON	CHELSEA		CHESTER	CHICOPEE
CANTON CO-OPERATIVE BANK	CHELSEA CO-OPERATIVE BANK	THE PROVIDENT CO-OPERATIVE BANK	CHESTER CO-OPERATIVE BANK	CHICOPEE CO-OPERATIVE BANK
\$40,200 00	\$15,950 00	\$3,250 00	\$190,040 00	—
2,977,890 84	1,819,920 60	1,944,628 22	550,658 34	\$1,386,406 48
703,140 70	575,623 70	1,166,036 29	—	551,850 52
67,672 99	97,486 86	752,287 08	—	146,456 50
10,296 37	13,311 11	—	—	10,445 00
6,826 50	5,099 73	—	—	—
17,734 14	5,811 09	25,914 56	—	4,138 00
148 30	204 55	—	791 47	—
40,340 00	41,475 00	23,295 00	5,920 00	27,932 00
10,570 00	22,140 00	39,525 00	3,450 00	19,309 79
18,080 00	1,930 00	56,905 00	—	1,916 00
—	—	—	2,209 97	—
23,300 00	—	—	8,882 06	—
—	4,900 00	—	—	1,539 07
12,464 63	5,400 00	20,250 99	981 38	2,384 56
787 82	—	1,200 00	152 63	3,559 65
40,455 23	29,348 24	41,358 90	7,459 30	22,754 08
315,379 89	282,000 00	179,384 15	50,000 00	98,983 00
—	—	—	—	—
68,700 00	49,300 00	73,900 00	—	40,700 00
188,451 60	197,187 22	162,522 72	11,429 35	136,722 93
833 42	—	—	—	342 80
215 99	250 00	—	18 66	—
\$4,543,488 42	\$3,167,338 10	\$4,490,457 91	\$831,993 16	\$2,455,440 38
\$807,787 00	\$594,075 00	\$486,888 00	\$135,987 00	\$387,341 00
120,073 92	95,385 67	76,950 27	17,192 88	59,095 22
1,385,600 00	1,512,200 00	1,722,400 00	455,400 00	1,003,200 00
1,674,711 11	545,003 32	1,614,060 14	126,691 32	682,661 82
—	—	—	—	—
—	8,632 00	—	—	—
—	—	—	—	—
—	—	—	—	—
38,223 05	—	—	12,144 23	—
146,628 79	95,601 34	122,208 17	14,494 07	68,246 04
69,799 38	137,054 26	89,390 49	11,602 86	55,356 30
139,654 82	39,478 94	102,102 00	29,024 85	69,989 90
—	—	70,000 00	12,000 00	50,000 00
—	17,757 33	55,895 35	—	28,441 00
25 00	120 00	334 80	183 19	400 89
68,968 66	25,334 16	31,752 65	3,536 35	—
90,774 72	94,961 66	111,013 40	13,736 41	48,706 40
—	—	—	—	—
—	870 83	1,792 23	—	495 79
1,241 97	863 59	5,670 41	—	1,506 02
\$4,543,488 42	\$3,167,338 10	\$4,490,457 91	\$831,993 16	\$2,455,440 38

	CHICOPEE	CLINTON
	THE CHICOPEE FALLS CO-OPERATIVE BANK	THE JOHN PRESCOTT CO-OPERATIVE BANK
ASSETS		
Real estate loans:		
Co-operative form	—	—
Direct reduction	\$284,247 76	\$1,011,785 93
G.I. loans	18,042 22	—
Federal Housing Administration, Title II	—	—
Statutory common form	—	—
Dues and principal payments suspended	—	9,798 08
Other real estate	—	—
Home modernization loans	—	—
Federal Housing Administration, Title I loans	—	—
Insurance and taxes paid on mortgaged property	—	—
Loans on shares and deposits:		
Serial	4,390 00	300 00
Paid-up certificates	2,330 00	—
Savings	—	—
Other financial institutions	—	—
Real estate held by foreclosure and in possession	—	—
Bank building	—	—
Alterations to leased quarters	—	—
Furniture and fixtures	—	2,500 00
Share Insurance Fund	1 00	189 95
Due from Co-operative Central Bank	3,158 57	9,589 28
Investments:		
U. S. Government obligations, direct and fully guaranteed	—	104,474 11
Other bonds and notes legal for reserve	—	—
Bonds and notes not legal for reserve	—	—
Federal Home Loan Bank stock	6,000 00	—
Shares in other co-operative banks	—	—
Cash and due from banks	34,413 98	21,594 86
Prepaid expenses	—	221 75
Other assets	—	—
TOTAL ASSETS	\$352,583 53	\$1,160,453 96
LIABILITIES		
Capital:		
Dues capital	\$129,365 00	\$319,882 00
Profits capital	19,663 70	48,889 02
Paid-up share certificates	164,000 00	680,200 00
Savings share accounts	—	—
Dividend savings accounts	—	—
Club accounts	—	—
Military share accounts	—	—
Suspended share accounts	—	—
Matured share accounts	—	—
Net undivided earnings	—	4,071 09
Reserves:		
Guaranty fund	10,867 10	20,213 81
Surplus	12,941 09	35,818 91
Other reserves	3,497 93	31,489 62
Notes payable	—	—
Dividends declared	2,870 00	—
Credits of members not applied	—	—
Due on uncompleted loans	9,378 71	—
Borrowers' accumulations for taxes	—	19,858 85
Reserve for Federal Income Taxes	—	—
Unearned discount	—	—
Other liabilities	—	30 66
TOTAL LIABILITIES	\$352,583 53	\$1,160,453 96

COHASSET	CONCORD	DANVERS	DEDHAM	DIGHTON
PILGRIM CO-OPERATIVE BANK	CONCORD CO-OPERATIVE BANK	THE DANVERS CO-OPERATIVE BANK	THE DEDHAM CO-OPERATIVE BANK	NORTH DIGHTON CO-OPERATIVE BANK
\$40,300 00	\$10,800 00	\$17,750 00	\$37,050 00	\$4,000 00
2,739,328 96	8,329,869 93	2,330,862 89	4,833,552 78	1,654,017 52
387,503 62	877,856 61	249,536 37	1,789,868 93	68,416 46
50,759 36	14,995 52	—	—	—
1,500 00	127,632 46	—	75,765 57	—
7,924 32	83,171 83	—	12,506 18	23,113 48
—	14,749 34	—	—	—
7,359 60	39,667 55	14,939 98	34,257 69	—
—	—	—	—	—
312 08	121 99	—	672 02	—
—	—	—	—	—
23,782 62	137,665 00	35,735 00	91,030 00	13,267 00
18,924 00	152,730 00	20,935 00	72,230 00	18,066 00
13,996 00	34,080 00	—	51,190 00	3,041 00
840 00	19,825 00	—	5,395 00	—
—	—	—	—	—
—	79,691 56	3,000 00	67,680 00	5,671 16
5,249 19	—	—	—	—
9,516 88	24,507 24	1,981 77	10,280 70	1,254 11
4,181 80	—	1,031 54	6,317 91	1 00
33,668 61	112,186 61	29,202 93	74,612 98	20,109 21
—	—	—	—	—
225,869 01	1,869,385 27	293,234 38	476,959 13	152,175 00
—	—	—	—	—
—	—	—	—	—
59,500 00	176,100 00	47,800 00	124,100 00	30,800 00
—	—	—	20,000 00	—
111,177 37	293,801 19	89,540 08	473,548 95	166,954 03
2,283 27	1,727 03	318 12	—	279 22
1 00	3,967 23	—	—	60 70
\$3,743,977 69	\$12,404,531 36	\$3,135,868 06	\$8,257,017 84	\$2,161,225 89
\$555,206 00	\$2,234,235 00	\$824,228 00	\$1,319,863 00	\$260,748 00
91,659 40	357,139 61	116,434 62	213,530 10	42,643 77
1,818,000 00	5,665,400 00	1,728,600 00	3,519,400 00	1,094,200 00
716,752 02	2,749,288 45	17,700 63	2,204,833 67	464,083 66
38,836 28	—	—	—	52,577 43
—	7,355 00	—	—	29,203 50
—	—	—	—	—
634 04	—	13 34	—	—
—	—	—	—	—
—	99,742 15	26,510 40	—	4,136 30
—	—	—	—	—
94,037 47	240,027 38	130,444 90	300,186 48	66,522 46
190,855 48	270,506 22	183,878 28	321,790 77	56,199 22
37,756 21	358,873 03	—	71,312 45	49,397 67
50,000 00	—	10,000 00	—	—
22,246 65	—	—	103,658 75	—
1,249 00	10,406 60	261 09	4,519 53	74 04
41,037 56	121,721 10	26,800 00	19,261 17	12,957 25
75,868 25	271,975 99	66,221 90	77,819 38	28,399 11
6,065 66	—	4,000 00	—	—
237 50	4,591 22	—	—	—
3,536 17	13,269 61	774 90	842 54	83 48
\$3,743,977 69	\$12,404,531 36	\$3,135,868 06	\$8,257,017 84	\$2,161,225 89

	EAST BRIDGEWATER	EAST- HAMPTON
	EAST BRIDGEWATER CO-OPERATIVE BANK	EASTHAMPTON CO-OPERATIVE BANK
ASSETS		
Real estate loans:		
Co-operative form	—	—
Direct reduction	\$761,478 04	\$1,270,781 47
G.I. loans	146,766 49	266,409 05
Federal Housing Administration, Title II	—	—
Statutory common form	5,300 00	—
Dues and principal payments suspended	—	18,878 43
Other real estate	—	8,955 57
Home modernization loans	13,893 53	12,349 45
Federal Housing Administration, Title I loans	—	—
Insurance and taxes paid on mortgaged property	—	—
Loans on shares and deposits:		
Serial	10,356 00	14,111 30
Paid-up certificates	13,961 00	18,346 16
Savings	200 00	3,844 00
Other financial institutions	—	—
Real estate held by foreclosure and in possession	—	—
Bank building	—	—
Alterations to leased quarters	—	—
Furniture and fixtures	1,068 26	3,533 99
Share Insurance Fund	—	2,675 21
Due from Co-operative Central Bank	9,437 99	17,105 80
Investments:		
U. S. Government obligations, direct and fully guaranteed	71,493 75	123,957 99
Other bonds and notes legal for reserve	—	—
Bonds and notes not legal for reserve	—	—
Federal Home Loan Bank stock	—	30,000 00
Shares in other co-operative banks	—	—
Cash and due from banks	69,161 68	51,766 71
Prepaid expenses	—	304 75
Other assets	8 65	—
TOTAL ASSETS	\$1,103,125 39	\$1,843,019 88
LIABILITIES		
Capital:		
Dues capital	\$246,946 00	\$286,085 00
Profits capital	39,457 31	42,756 58
Paid-up share certificates	589,400 00	473,200 00
Savings share accounts	88,017 79	836,578 39
Dividend savings accounts	—	—
Club accounts	—	—
Military share accounts	—	—
Suspended share accounts	225 49	—
Matured share accounts	—	—
Net undivided earnings	3,004 21	—
Reserves:		
Guaranty fund	42,774 63	35,749 12
Surplus	28,049 20	20,500 28
Other reserves	28,297 90	74,784 52
Notes payable	—	—
Dividends declared	—	22,345 99
Credits of members not applied	230 68	431 20
Due on uncompleted loans	9,426 77	8,723 21
Borrowers' accumulations for taxes	27,207 25	38,815 58
Reserve for Federal Income Taxes	—	—
Unearned discount	—	2,515 12
Other liabilities	88 16	534 89
TOTAL LIABILITIES	\$1,103,125 39	\$1,843,019 88

EASTON	EVERETT		FALL RIVER	
THE NORTH EASTON CO-OPERATIVE BANK	EVERETT CO-OPERATIVE BANK	GLENDALE SQUARE CO-OPERATIVE BANK	THE FALL RIVER PEOPLE'S CO-OPERATIVE BANK	THE LAFAYETTE CO-OPERATIVE BANK
\$1,500 00	\$2,100 00	\$3,700 00	\$272,150 00	\$16,600 00
2,805,876 90	3,429,603 53	2,282,820 72	5,318,461 39	4,519,836 69
175,032 90	3,058,002 87	81,638 14	443,460 15	283,843 66
—	1,017,963 15	—	—	—
—	37,300 00	—	28,885 00	56,550 00
—	8,395 56	3,102 04	8,994 34	31,454 16
—	—	—	5 00	—
—	—	—	25,135 48	45,613 55
—	50 23	15 52	418 72	38 20
24,670 00	56,905 00	36,635 00	70,995 00	90,950 00
6,501 00	47,340 00	22,615 00	28,520 00	31,650 00
23,798 00	13,415 00	19,755 00	1,655 00	21,100 00
—	—	—	—	—
9,046 05	—	—	7,081 17	—
—	173,519 72	—	84,666 47	108,391 09
—	—	—	—	—
2,699 15	33,096 43	—	15,343 11	13,182 47
399 72	1 00	1,266 00	926 56	684 47
30,173 57	80,130 72	21,425 24	74,103 38	54,403 08
—	—	—	—	—
88,049 50	555,525 98	116,223 02	1,069,178 16	446,281 25
—	—	—	—	—
—	349,281 25	—	—	—
50,800 00	141,900 00	—	114,000 00	90 600 00
—	—	—	—	—
272,856 24	320,680 27	97,319 22	152,276 70	277,809 11
—	—	—	1,851 46	—
—	8,978 16	—	46,378 83	—
\$3,491,403 03	\$9,334,188 87	\$2,686,514 90	\$7,764,485 92	\$6,088,987 74
\$756,369 00	\$1,662,182 00	\$572,912 00	\$1,825,027 00	\$1,317,037 00
95,891 36	260,279 22	93,291 29	297,192 34	223,524 85
918,200 00	3,571,400 00	947,000 00	3,738,800 00	2,767,200 00
1,370,665 34	2,652,300 34	784,374 02	700,349 52	909,835 78
—	—	—	—	—
5,043 00	—	—	—	2,635 90
—	—	—	—	—
—	—	158 75	1,138 90	3 00
—	—	—	—	5,001 50
—	27,149 01	18,297 72	48,827 64	14,768 47
57,957 67	294,411 05	46,341 22	431,159 50	200,778 20
94,411 33	358,088 63	79,503 70	432,819 42	188,836 64
49,141 85	247,293 76	86,786 91	59,881 22	213,420 18
—	50,000 00	—	—	—
38,601 11	—	—	—	—
133 00	2,138 04	—	1,393 94	368 10
37,464 84	24,216 42	10,830 62	57,750 00	95,803 79
67,261 08	183,772 17	46,223 40	149,060 57	130,719 53
—	—	—	12,100 00	7,536 03
—	—	—	3,279 03	8,078 75
263 45	958 23	795 27	5,706 84	3,440 91
\$3,491,403 03	\$9,334,188 87	\$2,686,514 90	\$7,764,485 92	\$6,088,987 74

	FALL RIVER	FALMOUTH
	TROY CO-OPERATIVE BANK	THE FALMOUTH CO-OPERATIVE BANK
ASSETS		
Real estate loans:		
Co-operative form	\$75,100 00	\$2,700 00
Direct reduction	2,551,836 87	2,087,518 40
G.I. loans	195,159 69	103,650 16
Federal Housing Administration, Title II		—
Statutory common form	54,840 34	—
Dues and principal payments suspended	21,744 75	8,279 75
Other real estate	—	—
Home modernization loans	15,186 54	6,660 21
Federal Housing Administration, Title I loans	—	—
Insurance and taxes paid on mortgaged property	—	—
Loans on shares and deposits:		
Serial	19,350 00	24,345 00
Paid-up certificates	12,750 00	30,995 00
Savings	—	11,290 00
Other financial institutions	—	—
Real estate held by foreclosure and in possession	—	—
Bank building	54,000 00	—
Alterations to leased quarters	—	393 05
Furniture and fixtures	—	1,745 68
Share Insurance Fund	20,947 88	306 75
Due from Co-operative Central Bank	34,319 46	23,730 58
Investments:		
U. S. Government obligations, direct and fully guaranteed	473,921 50	205,934 38
Other bonds and notes legal for reserve	—	—
Bonds and notes not legal for reserve	—	—
Federal Home Loan Bank stock	—	38,800 00
Shares in other co-operative banks	—	—
Cash and due from banks	128,341 33	122,183 87
Prepaid expenses	564 56	512 16
Other assets	—	11 12
TOTAL ASSETS	\$3,658,062 92	\$2,669,056 11
LIABILITIES		
Capital:		
Dues capital	\$939,905 00	\$383,827 00
Profits capital	158,574 19	54,251 55
Paid-up share certificates	1,962,000 00	1,263,400 00
Savings share accounts	84,232 32	562,704 72
Dividend savings accounts	—	76,018 85
Club accounts	2,775 50	—
Military share accounts	—	—
Suspended share accounts	—	13 09
Matured share accounts	—	—
Net undivided earnings	10,491 08	41,193 69
Reserves:		
Guaranty fund	229,123 75	52,901 38
Surplus	147,137 24	51,943 46
Other reserves	6,721 12	114,302 41
Notes payable	—	—
Dividends declared	—	—
Credits of members not applied	359 18	206 97
Due on uncompleted loans	37,576 98	25,601 99
Borrowers' accumulations for taxes	71,429 29	40,749 38
Reserve for Federal Income Taxes	3,714 45	—
Unearned discount	—	1,339 55
Other liabilities	4,022 82	602 07
TOTAL LIABILITIES	\$3,658,062 92	\$2,669,056 11

FITCHBURG	FRAMINGHAM		FRANKLIN	GARDNER
FIDELITY CO-OPERATIVE BANK	FRAMINGHAM CO-OPERATIVE BANK	SOUTH MIDDLESEX CO-OPERATIVE BANK	DEAN CO-OPERATIVE BANK	THE CHAIR-TOWN CO-OPERATIVE BANK
—	\$3,300 00	\$4,950 00	—	\$107,840 00
\$11,364,501 21	12,835,096 25	3,656,734 52	\$1,606,968 15	1,632,780 02
3,991,712 71	3,384,990 54	625,384 32	441,012 60	616,501 31
—	2,107,781 99	188,749 19	—	—
—	2,140 00	7,343 65	—	1,390 00
1,917 77	44,656 63	12,480 00	13,448 45	16,641 15
25,373 84	—	—	10,340 34	—
109,969 39	20,634 81	51,732 87	4,187 27	2,959 01
—	2,644 53	—	—	—
231 82	157 57	—	—	143 21
—	—	—	—	—
48,670 00	53,310 00	7,031 00	26,523 00	13,995 00
40,610 00	112,575 00	7,438 01	32,705 00	5,175 00
24,070 00	94,465 00	7,934 00	428 00	250 00
—	—	—	—	—
163,383 17	64,923 51	—	12,250 00	21,169 85
—	—	—	—	—
25,411 53	13,496 15	4,000 00	872 67	4,440 42
16,046 00	1 00	11,309 48	306 70	323 21
159,685 96	204,038 60	47,309 01	23,921 87	25,889 56
—	—	—	—	—
979,543 96	2,647,070 84	390,485 67	168,650 88	158,875 00
403,919 19	—	—	—	—
—	—	—	—	—
277,200 00	346,900 00	82,200 00	40,800 00	44,700 00
—	32,000 00	—	—	—
209,792 32	880,676 83	151,202 01	153,753 07	131,722 73
—	—	—	178 42	—
—	325 93	—	—	—
\$17,842,038 87	\$22,851,185 18	\$5,256,283 73	\$2,536,346 42	\$2,784,795 47
—	—	—	—	—
\$1,592,049 00	\$1,106,047 00	\$429,031 00	\$421,373 00	\$805,684 00
264,113 93	159,842 89	60,980 79	61,759 23	139,637 38
5,039,200 00	6,991,000 00	1,772,000 00	1,163,200 00	1,014,200 00
8,683,586 38	11,783,087 81	2,329,396 58	564,752 52	369,738 32
—	129,624 15	47,149 65	8,041 98	—
—	—	—	13,062 00	—
—	—	—	—	—
—	23 06	6 00	—	49 00
—	—	16,252 25	—	—
107,411 34	—	14,454 13	33,201 98	8,612 37
—	—	—	—	—
454,623 65	628,241 93	122,011 56	70,865 58	124,137 69
586,894 09	553,265 54	116,197 75	54,034 88	214,584 48
678,037 12	663,951 58	159,968 99	102,522 54	—
—	—	—	—	40,000 00
—	162,403 10	—	—	—
14,616 61	1,768 26	2,247 94	202 42	2,277 49
53,616 27	227,080 46	66,032 31	1,874 74	657 71
361,623 59	411,533 04	119,259 88	40,116 27	57,619 59
—	4,280 10	—	—	5,603 39
1,659 25	2,290 00	—	685 48	—
4,607 64	26,746 26	1,294 90	653 80	1,994 05
\$17,842,038 87	\$22,851,185 18	\$5,256,283 73	\$2,536,346 42	\$2,784,795 47

	GARDNER	GLOUCESTER
	GARDNER CO-OPERATIVE BANK	GLOUCESTER CO-OPERATIVE BANK
ASSETS		
Real estate loans:		
Co-operative form	—	\$187,180 00
Direct reduction	\$1,782,242 44	6,753,986 49
G.I. loans	653,433 74	1,906,841 06
Federal Housing Administration, Title II	282,719 85	—
Statutory common form	297 00	39,663 19
Dues and principal payments suspended	1,928 58	15,873 52
Other real estate	8,247 50	10,485 63
Home modernization loans	8,593 54	9,230 12
Federal Housing Administration, Title I loans	—	—
Insurance and taxes paid on mortgaged property	—	—
Loans on shares and deposits:		
Serial	26,290 00	146,005 00
Paid-up certificates	8,890 00	116,300 00
Savings	390 00	9,160 00
Other financial institutions	—	—
Real estate held by foreclosure and in possession	—	9,578 75
Bank building	17,929 00	40,048 01
Alterations to leased quarters	—	—
Furniture and fixtures	6,776 82	23,533 80
Share Insurance Fund	374 25	7,748 56
Due from Co-operative Central Bank	28,919 58	98,642 65
Investments:		
U. S. Government obligations, direct and fully guaranteed	178,978 92	1,091,137 46
Other bonds and notes legal for reserve	—	—
Bonds and notes not legal for reserve	—	—
Federal Home Loan Bank stock	48,300 00	164,900 00
Shares in other co-operative banks	—	—
Cash and due from banks	160,782 87	179,136 62
Prepaid expenses	—	2,747 62
Other assets	—	80 00
TOTAL ASSETS	\$3,215,094 09	\$10,812,278 48
LIABILITIES		
Capital:		
Dues capital	\$838,116 00	\$2,228,701 00
Profits capital	138,816 14	392,177 61
Paid-up share certificates	1,160,000 00	4,696,800 00
Savings share accounts	705,939 56	2,121,603 03
Dividend savings accounts	—	—
Club accounts	—	17,785 50
Military share accounts	—	—
Suspended share accounts	—	26 00
Matured share accounts	—	—
Net undivided earnings	21,859 11	36,605 85
Reserves:		
Guaranty fund	123,047 75	397,493 83
Surplus	131,590 12	556,016 51
Other reserves	11,269 29	60,625 76
Notes payable	—	—
Dividends declared	—	—
Credits of members not applied	1,255 80	354 70
Due on uncompleted loans	11,167 55	79,193 74
Borrowers' accumulations for taxes	68,321 76	217,570 88
Reserve for Federal Income Taxes	—	—
Unearned discount	1,183 23	1,129 34
Other liabilities	2,527 78	6,194 73
TOTAL LIABILITIES	\$3,215,094 09	\$10,812,278 48

GRAFTON	GREAT BARRINGTON	GREENFIELD	HAVERHILL	
GRAFTON CO-OPERATIVE BANK	THE HOUSATONIC CO-OPERATIVE BANK	GREENFIELD CO-OPERATIVE BANK	CITIZENS' CO-OPERATIVE BANK	HAVERHILL CO-OPERATIVE BANK
\$28,400 00	\$18,925 00	\$31,050 00	\$24,800 00	\$129,350 00
2,264,798 28	1,371,772 59	4,963,607 79	2,242,586 36	7,435,452 06
171,792 32	401,062 99	2,019,045 02	448,678 75	624,492 61
—	—	—	—	81,304 83
8,255 09	2,350 00	34,460 00	—	—
—	16,237 53	47,051 01	6,000 00	—
—	13,745 90	44,649 17	—	14,477 40
4,508 00	—	30,672 53	4,470 12	32,428 25
—	1,549 36	—	—	59,785 19
—	—	—	—	98 72
57,190 00	21,289 00	67,125 00	36,245 00	60,410 00
24,915 00	2,810 00	19,675 00	14,535 00	11,230 00
—	11,625 00	41,255 00	21,885 00	32,485 00
—	—	—	—	—
—	5 95	41,141 01	—	19,067 88
49,337 05	29,593 52	60,981 16	52,330 54	—
—	—	—	—	5,318 65
13,554 97	2,011 04	18,766 64	6,856 03	24,876 49
197 62	2,282 43	5,000 00	427 79	—
32,541 26	21,097 46	87,052 47	32,772 88	86,373 34
604,226 03	151,767 47	1,396,794 45	467,814 64	549,602 50
—	—	—	—	—
—	—	137,700 00	51,700 00	158,100 00
108,720 78	119,648 20	189,524 25	146,451 74	269,929 07
—	—	1,741 07	2,393 04	458 48
—	—	—	8 90	472 51
\$3,368,436 40	\$2,187,773 44	\$9,240,291 57	\$3,559,955 79	\$9,598,712 98
\$1,023,642 00	\$394,536 00	\$1,880,665 00	\$794,188 00	\$1,567,119 00
177,045 19	61,035 70	287,936 19	130,334 14	230,961 16
1,386,800 00	616,800 00	1,122,400 00	603,000 00	964,000 00
211,467 84	876,865 01	4,890,773 44	1,636,370 34	5,699,698 12
—	—	—	—	—
2,202 00	—	—	—	—
—	—	—	—	—
1,613 30	—	18 00	134 74	—
—	—	—	—	—
—	—	110,689 05	9,665 08	—
231,293 02	65,119 99	260,899 53	156,769 93	396,464 69
198,675 81	91,466 77	194,560 87	81,078 97	65,735 87
—	22,008 75	289,535 84	76,837 89	277,774 37
—	—	—	—	—
27,422 63	10,792 83	—	—	155,243 99
203 52	1,027 18	3 44	242 97	1,572 05
21,136 06	17,061 93	43,155 00	25,497 87	69,355 16
86,143 04	28,801 13	152,891 65	43,351 32	157,707 68
—	—	—	—	—
—	272 81	4,322 70	—	12,354 27
791 99	1,985 34	2,440 86	2,484 54	726 62
\$3,368,436 40	\$2,187,773 44	\$9,240,291 57	\$3,559,955 79	\$9,598,712 98

	HAVERHILL	HINGHAM
	WHITTIER CO-OPERATIVE BANK	THE HINGHAM CO-OPERATIVE BANK
ASSETS		
Real estate loans:		
Co-operative form	\$12,950 00	\$8,000 00
Direct reduction	1,377,894 71	2,620,951 47
G.I. loans	273,345 17	105,794 48
Federal Housing Administration, Title II	—	—
Statutory common form	1,000 00	—
Dues and principal payments suspended	—	—
Other real estate	—	—
Home modernization loans	8,668 63	—
Federal Housing Administration, Title I loans	—	—
Insurance and taxes paid on mortgaged property	—	—
Loans on shares and deposits:		
Serial	31,345 00	29,730 00
Paid-up certificates	3,200 00	32,055 00
Savings	6,110 00	1,800 00
Other financial institutions	—	—
Real estate held by foreclosure and in possession	—	—
Bank building	—	26,163 97
Alterations to leased quarters	76 95	—
Furniture and fixtures	1,871 07	6,037 08
Share Insurance Fund	120 98	387 16
Due from Co-operative Central Bank	18,384 26	30,059 84
Investments:		
U. S. Government obligations, direct and fully guaranteed	267,614 23	208,379 40
Other bonds and notes legal for reserve	—	—
Bonds and notes not legal for reserve	—	—
Federal Home Loan Bank stock	29,800 00	51,100 00
Shares in other co-operative banks	—	12,000 00
Cash and due from banks	98,777 69	88,773 96
Prepaid expenses	1,101 08	804 71
Other assets	262 50	—
TOTAL ASSETS	\$2,132,522 27	\$3,222,037 07
LIABILITIES		
Capital:		
Dues capital	\$425,196 00	\$643,021 00
Profits capital	61,708 25	92,535 14
Paid-up share certificates	348,200 00	1,575,200 00
Savings share accounts	1,026,807 29	454,810 44
Dividend savings accounts	—	—
Club accounts	—	1,708 50
Military share accounts	—	—
Suspended share accounts	—	233 09
Matured share accounts	—	—
Net undivided earnings	—	—
Reserves:		
Guaranty fund	58,717 82	152,919 13
Surplus	29,244 55	78,328 88
Other reserves	54,806 90	42,310 24
Notes payable	60,000 00	50,000 00
Dividends declared	6,473 13	16,533 21
Credits of members not applied	176 64	234 72
Due on uncompleted loans	15,547 19	25,943 85
Borrowers' accumulations for taxes	45,564 00	86,905 49
Reserve for Federal Income Taxes	—	—
Unearned discount	—	—
Other liabilities	80 50	1,353 38
TOTAL LIABILITIES	\$2,132,522 27	\$3,222,037 07

HOLBROOK	HOLYOKE		HUDSON	HULL
THE HOLBROOK CO-OPERATIVE BANK	THE CITY CO-OPERATIVE BANK	HOLYOKE CO-OPERATIVE BANK	HUDSON CO-OPERATIVE BANK	HULL CO-OPERATIVE BANK
—	—	—	\$2,250 00	—
\$1,994,319 93	\$1,804,450 44	\$1,199,466 12	2,868,644 21	\$1,545,762 59
576,962 79	291,776 89	302,844 26	581,265 02	230,051 01
3,800 00	9,500 00	84,668 13	21,946 65	—
15,758 58	—	3,000 00	7,135 63	—
3,338 20	2,606 89	5,534 07	—	10,084 20
283 85	55 62	—	134 95	—
26,421 34	19,850 00	10,075 00	13,200 00	23,470 00
44,708 50	5,980 00	5,775 00	38,600 00	21,855 00
10,833 57	17,930 00	1,625 00	1,250 00	61,585 00
—	—	—	—	—
8,081 13	—	—	—	28 83
3,116 55	—	—	19,335 99	—
—	—	—	—	—
8,995 68	1,281 81	575 10	18,989 52	7,591 22
568 58	10,813 12	13,450 00	488 26	701 98
29,154 41	24,395 53	16,613 80	37,917 73	17,570 15
212,889 59	329,802 74	131,653 49	260,614 07	44,823 16
—	—	—	—	—
51,500 00	41,600 00	30,000 00	66,000 00	—
104,788 68	58,544 80	46,786 98	293,829 36	163,594 64
285 69	—	—	1,848 94	—
—	1 00	312 50	949 88	—
\$3,095,807 07	\$2,618,588 84	\$1,852,379 45	\$4,234,400 21	\$2,127,117 78
—	—	—	—	—
\$124,483 00	\$359,675 00	\$442,073 00	\$445,523 00	\$247,050 00
65,984 96	51,952 65	68,680 77	70,559 39	15,991 89
1,639,200 00	476,800 00	321,000 00	2,732,000 00	314,200 00
598,839 41	1,450,490 05	849,861 47	423,047 07	1,366,682 83
—	—	—	45,804 94	—
8,571 00	5,910 50	4,087 50	—	4,215 00
112 89	99 57	—	841 87	—
—	—	—	—	—
50,672 40	7,053 53	—	—	33,358 16
94,077 52	62,123 32	32,978 43	97,359 16	10,928 11
57,710 44	49,029 28	37,338 06	160,563 72	—
81,199 61	97,604 03	33,730 88	109,122 86	74,060 42
—	—	13,000 00	—	—
41 09	251 49	5,575 50	27,667 41	—
10,376 09	9,320 68	7,284 36	219 22	1,046 76
63,576 70	47,775 22	36,585 56	34,124 57	6,473 25
—	—	—	84,306 25	50,961 92
515 55	302 16	—	—	1,677 75
446 41	201 36	183 92	3,260 75	471 69
\$3,095,807 07	\$2,618,588 84	\$1,852,379 45	\$4,234,400 21	\$2,127,117 78

	IPSWICH	LAWRENCE
	IPSWICH CO-OPERATIVE BANK	ATLANTIC CO-OPERATIVE BANK
ASSETS		
Real estate loans:		
Co-operative form	\$2,200 00	\$3,100 00
Direct reduction	2,398,997 87	2,992,338 42
G.I. loans	151,017 26	902,660 64
Federal Housing Administration, Title II	—	—
Statutory common form	20,400 00	5,000 00
Dues and principal payments suspended	35,598 88	—
Other real estate	—	9,068 87
Home modernization loans	30,604 00	15,152 31
Federal Housing Administration, Title I loans	—	16,356 05
Insurance and taxes paid on mortgaged property	—	83 86
Loans on shares and deposits:		
Serial	41,580 00	13,440 00
Paid-up certificates	15,380 00	6,045 00
Savings	6,140 00	31,680 00
Other financial institutions	—	—
Real estate held by foreclosure and in possession	—	—
Bank building	23,316 36	—
Alterations to leased quarters	—	10,490 00
Furniture and fixtures	9,215 57	9,927 00
Share Insurance Fund	419 77	9,525 20
Due from Co-operative Central Bank	32,821 36	39,343 06
Investments:		
U. S. Government obligations, direct and fully guaranteed	637,856 78	215,145 46
Other bonds and notes legal for reserve	—	57,774 09
Bonds and notes not legal for reserve	—	529 00
Federal Home Loan Bank stock	47,100 00	68,100 00
Shares in other co-operative banks	—	—
Cash and due from banks	67,002 79	131,552 94
Prepaid expenses	676 63	1,460 50
Other assets	—	584 00
TOTAL ASSETS	\$3,520,327 27	\$4,539,356 40
LIABILITIES		
Capital:		
Dues capital	\$695,755 00	\$527,554 00
Profits capital	107,912 17	74,610 23
Paid-up share certificates	1,147,400 00	1,916,600 00
Savings share accounts	1,107,278 48	1,503,049 19
Dividend savings accounts	—	21,294 04
Club accounts	—	—
Military share accounts	—	—
Suspended share accounts	—	20 00
Matured share accounts	—	—
Net undivided earnings	9,978 33	11,992 10
Reserves:		
Guaranty fund	106,650 28	127,810 60
Surplus	209,337 38	32,225 36
Other reserves	44,035 18	93,477 44
Notes payable	—	70,000 00
Dividends declared	—	—
Credits of members not applied	1,522 80	113 93
Due on uncompleted loans	7,960 07	73,533 95
Borrowers' accumulations for taxes	77,750 74	80,036 26
Reserve for Federal Income Taxes	2,000 00	—
Unearned discount	—	5,040 45
Other liabilities	2,746 84	1,998 85
TOTAL LIABILITIES	\$3,520,327 27	\$4,539,356 40

LAWRENCE		LOWELL		LYNN
LAWRENCE CO-OPERATIVE BANK	THE MERRIMACK CO-OPERATIVE BANK	B. F. BUTLER CO-OPERATIVE BANK	LOWELL CO-OPERATIVE BANK	EQUITABLE CO-OPERATIVE BANK
\$5,550 00	—	\$36,550 00	\$6,350 00	\$546,800 00
\$6,035,766 90	\$7,183,991 96	786,203 29	2,872,578 67	8,999,565 80
2,021,258 29	1,404,675 86	124,578 00	1,548,718 33	1,260,782 42
—	—	—	92,699 92	—
100,633 99	204,450 00	—	—	23,900 00
31,131 20	105,198 57	—	—	29,449 05
25,198 10	34,605 91	—	13,814 65	36,873 16
7,295 56	—	—	27,959 16	—
—	—	—	13,439 76	—
127 36	642 44	—	19 88	—
61,140 00	54,130 00	9,375 66	37,010 00	167,520 00
35,060 00	42,980 00	10,160 00	9,420 00	84,880 00
17,220 00	79,180 00	—	4,650 00	—
—	—	—	1,850 00	—
—	6,339 35	—	14,465 24	16,653 86
—	30,931 97	—	45,056 93	27,400 00
8,309 03	—	2,738 14	—	—
19,061 84	24,702 20	3,037 22	10,730 98	41,772 31
580 00	5,413 52	141 35	712 70	11,303 70
90,115 52	97,906 36	10,786 13	55,040 15	132,074 17
675,216 51	599,812 50	—	597,507 38	1,911,381 51
—	—	—	—	—
159,100 00	173,800 00	19,100 00	94,700 00	209,200 00
—	—	—	—	—
411,511 18	300,981 02	98,016 65	166,832 40	250,928 31
268 66	—	—	—	—
3,181 17	—	1,000 00	5,940 20	1,200 00
\$9,707,725 31	\$10,349,741 66	\$1,101,686 44	\$5,619,496 35	\$13,751,684 29
\$1,314,889 00	\$1,323,746 00	\$132,660 00	\$1,093,941 00	\$4,512,643 00
198,234 69	199,907 89	15,602 70	149,892 94	706,698 69
4,117,200 00	3,459,200 00	599,600 00	2,255,600 00	6,535,000 00
2,776,596 76	3,981,629 30	230,213 86	1,423,411 17	—
96,475 29	—	—	—	—
—	—	—	—	—
196 15	984 50	—	—	210 07
—	—	—	—	200 03
25,043 63	—	—	—	41,121 25
285,290 96	303,137 26	26,621 07	186,255 66	929,064 67
421,569 54	509,860 80	24,767 98	157,076 55	575,097 81
215,333 22	157,888 22	26,353 81	140,659 21	—
—	100,000 00	10,000 00	—	—
—	64,402 00	6,690 58	42,684 02	—
1,006 13	1,127 31	—	1,112 88	4,023 11
68,639 24	105,750 00	6,021 57	11,660 27	118,820 52
184,410 72	140,806 81	22,961 81	144,650 22	309,782 61
—	—	—	—	11,957 41
1,142 91	—	—	5,466 53	—
1,697 07	1,301 57	193 06	7,085 90	7,065 07
\$9,707,725 31	\$10,349,741 66	\$1,101,686 44	\$5,619,496 35	\$13,751,684 29

	LYNN	
	LINCOLN CO-OPERATIVE BANK	LYNN CO-OPERATIVE BANK
ASSETS		
Real estate loans:		
Co-operative form	\$753,000 00	\$23,200 00
Direct reduction	9,391,760 90	2,042,391 81
G.I. loans	693,986 36	829,078 20
Federal Housing Administration, Title II	—	85,629 33
Statutory common form	—	3,661 26
Dues and principal payments suspended	—	14,297 68
Other real estate	—	—
Home modernization loans	—	—
Federal Housing Administration, Title I loans	—	—
Insurance and taxes paid on mortgaged property	—	—
Loans on shares and deposits:		
Serial	79,615 00	38,885 00
Paid-up certificates	74,974 00	17,390 00
Savings	—	—
Other financial institutions	—	—
Real estate held by foreclosure and in possession	—	—
Bank building	202,000 00	—
Alterations to leased quarters	—	—
Furniture and fixtures	32,500 00	—
Share Insurance Fund	1,000 00	22,586 94
Due from Co-operative Central Bank	116,935 39	35,597 93
Investments:		
U. S. Government obligations, direct and fully guaranteed	695,546 88	469,417 94
Other bonds and notes legal for reserve	—	—
Bonds and notes not legal for reserve	—	—
Federal Home Loan Bank stock	200,000 00	56,700 00
Shares in other co-operative banks	—	—
Cash and due from banks	531,154 21	190,096 01
Prepaid expenses	—	—
Other assets	—	—
TOTAL ASSETS	\$12,772,472 74	\$3,828,932 10
LIABILITIES		
Capital:		
Dues capital	\$2,705,711 00	\$852,899 00
Profits capital	397,230 23	136,320 75
Paid-up share certificates	7,994,000 00	2,230,200 00
Savings share accounts	1,328 00	—
Dividend savings accounts	20,076 35	—
Club accounts	—	—
Military share accounts	—	—
Suspended share accounts	—	1,880 96
Matured share accounts	—	—
Net undivided earnings	54,094 39	—
Reserves:		
Guaranty fund	665,254 77	212,780 40
Surplus	488,245 10	204,614 43
Other reserves	—	38,408 23
Notes payable	—	—
Dividends declared	—	38,403 17
Credits of members not applied	44 71	219 29
Due on uncompleted loans	101,202 03	24,375 00
Borrowers' accumulations for taxes	344,336 65	80,169 68
Reserve for Federal Income Taxes	—	2,559 39
Unearned discount	—	—
Other liabilities	949 51	6,101 80
TOTAL LIABILITIES	\$12,772,472 74	\$3,828,932 10

MALDEN		MANSFIELD	MARBLE- HEAD	MARL- BOROUGH
FELLSWAY CO-OPERATIVE BANK	MALDEN CO-OPERATIVE BANK	MANSFIELD CO-OPERATIVE BANK	THE MARBLEHEAD CO-OPERATIVE BANK	THE MARLBOROUGH CO-OPERATIVE BANK
\$700 00	\$600 00	\$22,350 00	\$250,650 00	\$1,000 00
3,676,453 59	11,535,700 80	3,211,875 33	1,550,315 01	7,505,760 42
138,044 59	4,300,486 01	916,756 73	—	842,853 96
—	1,471,101 08	136,830 19	—	—
25,020 39	40,490 00	2,850 00	5,000 00	943 00
7,732 47	24,178 04	7,797 85	—	18,480 43
—	—	3,352 15	—	43,606 83
—	1,241 13	129 48	—	485 00
47,402 00	120,080 00	24,940 00	24,199 00	45,645 00
39,515 00	118,315 00	36,540 00	8,486 00	51,775 00
9,319 00	24,935 00	2,150 00	—	—
—	10,267 82	—	—	—
—	105,167 41	25,300 00	—	30,924 04
10,539 74	—	—	1,000 00	—
8,203 67	83,717 53	2,553 87	600 00	23,623 18
3,766 03	2,311 30	12,850 64	—	1,074 60
44,361 53	181,987 01	47,708 29	17,446 86	83,598 89
603,269 03	1,019,759 38	699,531 89	—	247,518 50
—	—	—	—	100,000 00
72,900 00	329,600 00	72,200 00	—	148,500 00
142,550 67	731,386 10	167,822 06	167,537 85	373,313 48
—	5,042 76	1,966 31	—	—
—	14,885 05	184 29	—	—
\$4,829,777 71	\$20,121,251 42	\$5,395,689 08	\$2,025,234 72	\$9,519,102 33
\$587,941 00	\$2,713,193 00	\$813,000 00	\$610,573 00	\$800,169 00
86,923 21	443,847 61	125,545 80	82,131 12	124,933 86
2,017,600 00	9,643,400 00	1,358,000 00	1,094,200 00	4,399,400 00
1,361,487 38	4,606,290 00	2,331,812 29	—	2,908,474 78
164,104 33	—	—	—	89,237 52
8,777 00	—	—	—	—
2,528 59	1,460 24	—	—	157 52
32,088 00	8,181 27	—	—	—
34,666 16	—	—	—	—
111,007 35	700,087 29	160,975 67	87,207 36	238,472 73
105,978 82	816,087 25	183,672 92	54,059 33	295,289 68
148,038 89	514,560 81	143,091 98	29,096 00	317,727 63
—	129,388 30	75,964 17	21,884 00	76,817 08
505 40	—	621 95	—	1,453 53
26,787 81	98,601 99	92,998 51	22,019 41	99,983 97
128,236 14	441,609 73	101,292 37	23,781 94	158,705 84
—	—	5,900 00	—	—
868 94	—	—	—	—
12,238 69	4,543 93	2,813 42	282 56	8,279 19
\$4,829,777 71	\$20,121,251 42	\$5,395,689 08	\$2,025,234 72	\$9,519,102 33

	MEDFIELD	MEDFORD
	THE MEDFIELD CO-OPERATIVE BANK	COMMUNITY CO-OPERATIVE BANK
ASSETS		
Real estate loans:		
Co-operative form	—	—
Direct reduction	\$1,450,548 10	\$1,754,162 99
G.I. loans	335,359 70	19,855 11
Federal Housing Administration, Title II	47,031 61	24,113 23
Statutory common form	—	—
Dues and principal payments suspended	—	—
Other real estate	—	—
Home modernization loans	—	4,318 69
Federal Housing Administration, Title I loans	—	6,270 13
Insurance and taxes paid on mortgaged property	—	—
Loans on shares and deposits:		
Serial	11,330 00	725 00
Paid-up certificates	25,110 00	—
Savings	—	19,205 00
Other financial institutions	—	—
Real estate held by foreclosure and in possession	—	—
Bank building	5,000 00	—
Alterations to leased quarters	—	—
Furniture and fixtures	5,887 00	4,501 29
Share Insurance Fund	6,376 95	282 77
Due from Co-operative Central Bank	18,800 05	18,711 47
Investments:		
U. S. Government obligations, direct and fully guaranteed	96,388 33	248,520 69
Other bonds and notes legal for reserve	—	—
Bonds and notes not legal for reserve	—	—
Federal Home Loan Bank stock	35,000 00	—
Shares in other co-operative banks	—	—
Cash and due from banks	94,543 22	137,197 96
Prepaid expenses	703 12	267 99
Other assets	—	—
TOTAL ASSETS	\$2,132,078 08	\$2,238,132 32
LIABILITIES		
Capital:		
Dues capital	\$221,433 00	\$48,405 00
Profits capital	26,907 00	2,547 84
Paid-up share certificates	833,200 00	757,200 00
Savings share accounts	767,375 35	1,201,802 10
Dividend savings accounts	—	—
Club accounts	13,174 00	42,161 00
Military share accounts	—	—
Suspended share accounts	—	—
Matured share accounts	—	—
Net undivided earnings	24,149 71	6,068 98
Reserves:		
Guaranty fund	43,463 05	53,102 33
Surplus	29,195 43	—
Other reserves	48,768 26	68,829 06
Notes payable	50,000 00	—
Dividends declared	—	—
Credits of members not applied	314 60	120 00
Due on uncompleted loans	25,538 00	4,108 81
Borrowers' accumulations for taxes	47,706 50	51,891 38
Reserve for Federal Income Taxes	—	—
Unearned discount	—	1,588 13
Other liabilities	853 18	307 69
TOTAL LIABILITIES	\$2,132,078 08	\$2,238,132 32

MEDFORD			MEDWAY	MELROSE
HILLSIDE-CAMBRIDGE CO-OPERATIVE BANK	THE MEDFORD CO-OPERATIVE BANK	WEST MEDFORD CO-OPERATIVE BANK	MEDWAY CO-OPERATIVE BANK	MELROSE CO-OPERATIVE BANK
—	—	\$2,800 00	—	—
\$3,014,023 55	\$4,547,690 38	2,604,806 95	\$1,669,620 49	\$6,348,806 97
1,044,057 27	934,886 53	307,189 15	529,181 18	947,903 54
14,600 00	—	15,479 43	1,950 00	183,254 89
—	23,578 90	1,150 00	—	193,299 70
29,272 85	21,709 13	15,769 07	4,123 95	3,314 37
—	523 64	311 89	—	—
13,250 00	88,085 00	17,585 00	24,130 00	46,640 00
28,245 00	13,655 00	3,240 00	27,412 00	23,880 00
8,720 00	39,175 00	7,259 36	6,885 00	24,430 00
—	—	—	—	—
—	28,500 00	56,500 00	23,428 80	17,756 10
5,141 52	15,869 00	18,000 00	3,963 24	8,000 00
15,698 26	8,125 42	1,108 28	800 00	1,650 00
46,586 60	61,292 86	33,919 01	24,909 44	83,161 20
313,593 75	741,463 61	254,174 18	185,438 76	854,187 50
—	100,000 00	—	—	—
77,800 00	—	56,600 00	45,000 00	—
267,015 96	242,562 51	156,223 70	173,490 47	286,737 15
1,485 93	—	1,133 49	253 86	—
—	—	—	—	3 77
\$4,879,490 69	\$6,867,116 98	\$3,553,249 51	\$2,720,587 19	\$9,023,025 19
\$589,139 00	\$1,606,553 00	\$734,194 00	\$365,749 00	\$927,424 00
85,529 23	253,130 27	114,811 42	61,461 84	134,312 04
2,235,600 00	1,393,200 00	1,357,400 00	1,179,200 00	2,388,000 00
1,164,739 28	2,743,474 53	946,261 52	803,747 89	4,648,966 57
176,275 23	—	—	—	—
—	—	21,134 50	—	—
—	46 00	3,062 88	31 23	133 55
—	—	21,802 19	9,576 89	25,093 85
130,772 09	399,862 14	80,657 66	77,690 02	245,877 55
163,784 51	263,968 59	89,009 49	88,501 15	215,672 31
156,416 93	—	86,594 60	77,273 69	180,310 24
29,234 66	12,190 50	—	—	—
82 13	172 19	267 23	1,577 86	180 13
12,359 71	12,057 74	9,808 28	7,053 28	59,940 00
123,500 88	164,646 48	86,436 69	48,420 19	194,636 38
—	11,326 18	—	—	—
12,057 04	6,489 36	1,809 05	304 15	2,478 57
\$4,879,490 69	\$6,867,116 98	\$3,553,249 51	\$2,720,587 19	\$9,023,025 19

	MERRIMAC	METHUEN
	THE ECONOMY CO-OPERATIVE BANK	METHUEN CO-OPERATIVE BANK
ASSETS		
Real estate loans:		
Co-operative form	—	\$1,600 00
Direct reduction	\$335,524 73	1,906,318 18
G.I. loans	31,158 11	831,070 36
Federal Housing Administration, Title II	—	—
Statutory common form	—	18,875 00
Dues and principal payments suspended	—	—
Other real estate	13,638 74	—
Home modernization loans	6,934 37	13,349 36
Federal Housing Administration, Title I loans	—	—
Insurance and taxes paid on mortgaged property	—	108 46
Loans on shares and deposits:		
Serial	1,925 00	12,567 00
Paid-up certificates	450 00	2,085 00
Savings	—	8,850 00
Other financial institutions	—	5,246 49
Real estate held by foreclosure and in possession	—	—
Bank building	—	6,250 00
Alterations to leased quarters	—	—
Furniture and fixtures	691 73	3,000 00
Share Insurance Fund	52 54	1 00
Due from Co-operative Central Bank	4,062 52	29,688 50
Investments:		
U. S. Government obligations, direct and fully guaranteed	44,232 70	303,542 90
Other bonds and notes legal for reserve	—	—
Bonds and notes not legal for reserve	—	—
Federal Home Loan Bank stock	—	52,200 00
Shares in other co-operative banks	—	—
Cash and due from banks	22,777 84	158,817 13
Prepaid expenses	—	841 00
Other assets	—	19 00
TOTAL ASSETS	\$461,448 28	\$3,354,429 38
LIABILITIES		
Capital:		
Dues capital	\$137,443 00	\$329,304 00
Profits capital	21,114 87	49,957 12
Paid-up share certificates	242,000 00	1,249,600 00
Savings share accounts	—	1,195,750 15
Dividend savings accounts	6,491 98	134,883 63
Club accounts	—	14,581 00
Military share accounts	—	—
Suspended share accounts	1,000 45	—
Matured share accounts	—	—
Net undivided earnings	4,992 52	11,232 32
Reserves:		
Guaranty fund	14,515 16	60,685 00
Surplus	7,742 39	81,172 26
Other reserves	12,204 33	102,182 75
Notes payable	—	—
Dividends declared	—	—
Credits of members not applied	503 50	354 53
Due on uncompleted loans	1,817 14	53,061 66
Borrowers' accumulations for taxes	11,574 69	70,170 68
Reserve for Federal Income Taxes	—	—
Unearned discount	—	1,489 28
Other liabilities	48 25	5 00
TOTAL LIABILITIES	\$461,448 28	\$3,354,429 38

MIDDLE-BOROUGH	MILLBURY	MILTON	NEEDHAM	NEW BEDFORD
MIDDLE-BOROUGH CO-OPERATIVE BANK	MILLBURY CO-OPERATIVE BANK	MILTON CO-OPERATIVE BANK	THE NEEDHAM CO-OPERATIVE BANK	ACUSHNET CO-OPERATIVE BANK
—	\$1,200 00	\$2,800 00	—	\$5,650 00
\$11,205,158 04	1,021,827 34	2,529,596 28	\$18,261,423 48	2,819,504 76
620,768 41	170,383 29	571,919 37	1,371,108 00	461,769 16
—	—	—	—	—
—	13,904 05	44,068 00	49,440 00	—
118,370 70	—	40,083 36	55,807 33	—
92,676 99	—	—	—	—
—	13,565 99	15,380 75	—	—
—	—	—	—	—
976 95	748 90	—	—	—
—	—	—	—	—
21,300 00	17,500 00	10,780 00	89,495 00	45,625 00
66,870 00	5,579 00	17,840 00	106,685 00	29,200 00
—	—	2,610 00	102,205 00	—
—	—	—	—	—
37,016 28	—	—	—	—
130,900 00	—	8,900 00	39,939 12	—
—	—	—	—	—
30,000 00	289 87	—	5,862 48	—
18,091 21	1,981 15	600 00	66,930 54	—
130,286 09	14,213 10	34,704 67	212,777 71	42,367 01
—	—	—	—	—
860,828 13	60,000 00	138,906 25	1,640,005 51	933,852 84
—	—	—	761,975 43	—
—	—	—	—	—
230,700 00	26,200 00	61,600 00	325,000 00	64,300 00
—	—	—	—	—
292,712 68	111,357 94	179,620 18	132,514 48	90,138 36
—	147 24	—	—	—
662 49	—	—	600 00	1,050 00
\$13,857,317 97	\$1,458,897 87	\$3,659,408 86	\$23,221,769 08	\$4,493,457 13
—	—	—	—	—
\$729,542 00	\$396,842 00	\$478,436 00	\$1,302,374 00	\$1,189,857 00
116,196 55	64,161 04	71,340 93	213,701 93	181,008 56
10,285,800 00	637,600 00	1,748,800 00	7,677,400 00	2,390,600 00
509,040 99	142,520 74	981,146 24	10,554,911 55	—
474,144 32	21,965 44	—	309,175 17	—
—	—	3,094 00	—	—
—	—	—	—	—
209 50	66 34	35 10	—	2,512 33
—	600 54	—	—	—
—	8,289 30	24,948 28	81,952 84	—
—	—	—	—	—
371,144 76	49,214 49	77,110 84	626,750 41	226,276 91
555,019 20	77,735 10	93,226 17	1,182,967 18	371,236 84
388,287 91	23,854 17	108,510 24	253,051 83	—
—	—	—	—	—
105,497 49	—	—	—	20,917 75
9,187 51	842 10	1,511 14	677 78	623 89
60,995 90	10,108 82	202 14	507,245 66	8,532 00
247,765 00	24,372 71	70,521 40	510,057 91	95,812 50
—	—	—	—	5,000 00
—	—	—	—	—
4,486 84	725 08	526 38	1,502 82	1,079 35
\$13,857,317 97	\$1,458,897 87	\$3,659,408 86	\$23,221,769 08	\$4,493,457 13

	NEW BEDFORD	NEWBURY- PORT
	NEW BEDFORD CO-OPERATIVE BANK	NEWBURYPORT CO-OPERATIVE BANK
ASSETS		
Real estate loans:		
Co-operative form	\$6,325 00	\$221,500 00
Direct reduction	2,744,515 74	1,597,784 10
G.I. loans	587,573 52	—
Federal Housing Administration, Title II	—	—
Statutory common form	4,700 00	3,800 00
Dues and principal payments suspended	—	—
Other real estate	3,800 00	33,916 94
Home modernization loans	—	—
Federal Housing Administration, Title I loans	—	—
Insurance and taxes paid on mortgaged property	—	214 62
Loans on shares and deposits:		
Serial	38,375 00	33,700 00
Paid-up certificates	21,975 00	200 00
Savings	—	—
Other financial institutions	—	—
Real estate held by foreclosure and in possession	—	22,599 75
Bank building	—	42,512 82
Alterations to leased quarters	—	—
Furniture and fixtures	—	8,683 01
Share Insurance Fund	—	11,103 83
Due from Co-operative Central Bank	44,622 55	21,750 35
Investments:		
U. S. Government obligations, direct and fully guaranteed	1,133,303 01	237,500 00
Other bonds and notes legal for reserve	—	—
Bonds and notes not legal for reserve	—	—
Federal Home Loan Bank stock	66,600 00	—
Shares in other co-operative banks	—	—
Cash and due from banks	121,883 31	165,944 46
Prepaid expenses	—	195 33
Other assets	1,050 00	—
TOTAL ASSETS	\$4,774,723 13	\$2,401,405 21
LIABILITIES		
Capital:		
Dues capital	\$1,300,341 00	\$1,053,241 00
Profits capital	191,056 29	178,477 25
Paid-up share certificates	2,519,400 00	593,600 00
Savings share accounts	—	247,258 72
Dividend savings accounts	—	—
Club accounts	—	—
Military share accounts	—	—
Suspended share accounts	242 08	—
Matured share accounts	—	—
Net undivided earnings	—	4,901 39
Reserves:		
Guaranty fund	271,394 75	148,552 67
Surplus	354,129 44	85,882 16
Other reserves	—	—
Notes payable	—	50,000 00
Dividends declared	22,044 75	—
Credits of members not applied	1,833 14	—
Due on uncompleted loans	18,395 91	3,333 34
Borrowers' accumulations for taxes	89,770 51	34,598 36
Reserve for Federal Income Taxes	5,000 00	700 00
Unearned discount	—	—
Other liabilities	1,115 26	860 32
TOTAL LIABILITIES	\$4,774,723 13	\$2,401,405 21

NEWTON				NORTH-AMPTON
THE AUBURNDALE CO-OPERATIVE BANK	THE NEWTON CO-OPERATIVE BANK	NEWTON SOUTH CO-OPERATIVE BANK	WEST NEWTON CO-OPERATIVE BANK	THE NORTHAMPTON CO-OPERATIVE BANK
\$10,100 00	—	\$6,600 00	\$1,650 00	\$350 00
5,311,759 20	\$8,156,588 39	2,218,879 51	4,761,400 95	7,157,711 92
661,889 73	1,459,942 07	441,353 02	622,866 45	1,917,062 99
—	—	252,494 46	—	—
92,958 24	276,089 64	33,686 53	30,750 00	149,300 00
47,913 03	67,407 84	—	46,520 51	73,439 64
—	—	—	—	—
10,620 15	33,471 42	4,789 16	64,811 21	28,983 20
—	—	1,996 15	—	—
—	—	—	—	—
71,640 00	54,804 00	47,265 00	78,260 00	126,410 00
78,935 00	74,675 00	30,320 00	72,490 00	21,975 00
10,765 00	17,700 00	30,580 00	30,130 00	85,152 00
—	—	—	1,350 00	—
—	—	—	—	—
73,315 87	31,340 37	—	—	203,056 04
—	—	—	8,813 30	933 34
8,553 82	15,418 43	4,827 34	6,874 24	33,725 00
9,925 00	1,402 62	400 00	767 59	1 00
67,167 83	108,901 57	31,273 94	57,691 03	103,586 01
474,530 02	1,530,178 20	226,862 96	405,697 06	667,187 50
—	—	—	—	—
113,300 00	178,800 00	—	102,300 00	180,000 00
—	—	8,000 00	—	—
323,907 15	247,228 83	66,611 37	136,938 54	269,607 48
—	—	555 00	1,386 85	638 19
—	2,304 57	—	6,014 10	1 00
\$7,367,280 04	\$12,256,252 95	\$3,406,494 44	\$6,436,711 83	\$11,019,120 31
\$941,869 00	\$1,348,327 00	\$631,867 00	\$775,343 00	\$1,616,638 00
150,690 20	186,815 59	76,659 71	104,805 44	250,137 33
3,562,200 00	5,095,000 00	1,172,800 00	2,636,600 00	2,448,600 00
1,565,145 37	3,924,258 46	1,066,202 34	2,191,532 34	5,430,246 31
184,978 30	312,071 61	—	—	—
10,073 50	12,220 00	7,138 00	13,540 25	—
—	—	—	—	—
—	75 02	—	69 34	556 70
—	—	—	3 60	200 82
—	73,046 88	—	38,519 17	—
235,514 36	277,757 51	104,449 93	117,497 62	530,309 34
224,338 30	474,650 61	69,787 67	101,367 57	330,111 16
185,441 89	208,161 23	130,199 40	158,885 77	119,789 12
—	—	—	150,000 00	—
46,012 23	—	51,307 95	—	42,778 58
575 11	215 61	55 24	773 34	168 75
103,076 75	98,641 91	14,439 55	23,016 67	32,450 00
153,958 84	232,604 78	80,510 83	123,735 80	210,762 29
—	—	—	—	—
1,234 10	4,839 50	857 06	—	4,900 88
2,172 09	7,567 24	219 76	1,021 92	1,471 03
\$7,367,280 04	\$12,256,252 95	\$3,406,494 44	\$6,436,711 83	\$11,019,120 31

	NORWOOD	ORANGE
	THE NORWOOD CO-OPERATIVE BANK	ORANGE CO-OPERATIVE BANK
ASSETS		
Real estate loans:		
Co-operative form	\$334,625 00	\$1,000 00
Direct reduction	11,345,393 33	1,880,463 74
G.I. loans	3,899,424 39	361,358 87
Federal Housing Administration, Title II	17,645 30	—
Statutory common form	85,059 17	—
Dues and principal payments suspended	59,773 65	—
Other real estate	9,026 40	41,693 68
Home modernization loans	104,295 83	—
Federal Housing Administration, Title I loans	—	170 42
Insurance and taxes paid on mortgaged property	—	—
Loans on shares and deposits:		
Serial	169,860 00	34,405 00
Paid-up certificates	219,855 00	4,900 00
Savings	14,390 00	—
Other financial institutions	—	43,630 56
Real estate held by foreclosure and in possession	—	—
Bank building	84,571 00	—
Alterations to leased quarters	—	—
Furniture and fixtures	23,299 70	550 00
Share Insurance Fund	11,728 94	999 20
Due from Co-operative Central Bank	171,182 96	25,428 82
Investments:		
U. S. Government obligations, direct and fully guaranteed	1,465,701 19	185,556 54
Other bonds and notes legal for reserve	—	—
Bonds and notes not legal for reserve	—	—
Federal Home Loan Bank stock	301,400 00	—
Shares in other co-operative banks	16,000 00	—
Cash and due from banks	475,045 72	143,098 89
Prepaid expenses	—	—
Other assets	1,771 15	—
TOTAL ASSETS	\$18,808,048 73	\$2,723,255 72
LIABILITIES		
Capital:		
Dues capital	\$3,466,334 00	\$860,589 00
Profits capital	616,413 76	169,217 77
Paid-up share certificates	8,884,600 00	1,348,800 00
Savings share accounts	3,214,839 32	—
Dividend savings accounts	630,716 31	—
Club accounts	—	—
Military share accounts	—	—
Suspended share accounts	540 24	—
Matured share accounts	985 70	—
Net undivided earnings	62,069 59	37,082 67
Reserves:		
Guaranty fund	512,830 40	147,401 51
Surplus	531,918 05	16,059 81
Other reserves	553,485 06	40,118 89
Notes payable	—	40,000 00
Dividends declared	—	—
Credits of members not applied	1,735 91	1,217 20
Due on uncompleted loans	70,322 71	11,428 00
Borrowers' accumulations for taxes	258,383 33	51,289 38
Reserve for Federal Income Taxes	—	—
Unearned discount	—	—
Other liabilities	2,874 35	51 49
TOTAL LIABILITIES	\$18,808,048 73	\$2,723,255 72

PEABODY	PITTSFIELD	QUINCY		
THE PEABODY CO-OPERATIVE BANK	THE PITTSFIELD CO-OPERATIVE BANK	NORTH QUINCY CO-OPERATIVE BANK	THE QUINCY CO-OPERATIVE BANK	SHIPBUILDERS CO-OPERATIVE BANK
\$3,600 00	—	—	\$55,850 00	\$16,700 00
9,443,176 10	\$12,128,058 66	\$1,800,823 72	19,380,477 38	2,926,121 62
2,948,341 12	3,334,250 56	610,865 14	4,337,932 82	934,775 91
206,447 34	572,057 11	338,972 74	2,336,899 45	352,182 69
38,796 01	—	—	247,712 18	—
32,502 42	10,986 64	—	1,950 00	23,948 32
—	30,116 68	—	224,760 65	45,439 89
29,558 23	34,792 49	8,394 65	72,059 62	28,677 33
—	—	—	—	10 38
113,260 00	52,660 00	8,720 00	163,695 00	62,020 00
63,365 00	92,045 00	10,870 00	72,870 00	27,895 00
71,710 00	77,420 00	27,439 00	81,255 00	11,910 00
—	—	—	—	—
148,221 11	2,000 00	—	19,911 26	—
—	—	—	85,868 58	—
43,095 54	6,010 58	—	34,648 94	—
1,745 70	3,731 19	6,470 99	38,065 70	2,747 65
135,545 18	1 00	705 56	3,666 24	9,347 32
—	173,659 22	30,922 73	282,498 25	50,646 68
1,496,565 00	2,175,122 19	323,889 52	3,260,201 33	375,455 48
—	—	—	—	—
226,700 00	288,600 00	51,100 00	19,650 00	—
—	—	—	492,300 00	—
309,584 75	744,035 44	123,000 64	499,446 60	269,396 58
—	459 00	671 03	—	2,431 98
2,627 71	1,550 02	4,564 67	25,512 40	—
\$15,314,841 21	\$19,727,555 78	\$3,347,410 39	\$31,737,231 40	\$5,139,706 83
\$1,986,902 00	\$1,366,516 00	\$258,442 00	\$3,961,956 00	\$1,230,416 00
321,956 94	219,405 78	24,995 37	611,041 30	211,903 63
4,220,400 00	6,594,200 00	1,403,600 00	9,853,600 00	2,095,000 00
6,654,752 74	8,964,714 55	1,361,696 79	13,462,136 79	1,129,004 22
—	187,377 27	—	—	—
41,581 21	—	12,739 00	47,366 00	—
—	—	—	—	—
—	—	—	324 70	—
76,352 21	—	—	—	—
449,462 17	570,670 30	26,542 82	755,384 79	129,158 64
724,863 17	629,329 70	108,514 03	850,817 18	142,743 26
148,790 56	421,840 38	10,000 00	773,807 76	56,162 92
300,000 00	—	—	—	—
—	57,699 25	46,338 64	238,914 31	27,504 41
1,152 71	6,116 30	110 00	4,903 34	135 79
142,415 63	276,189 51	3,548 45	425,736 18	4,960 00
240,078 96	408,214 77	81,603 41	721,613 91	108,444 32
—	—	—	—	—
3,632 66	4,787 35	1,710 04	13,316 44	—
2,500 25	20,494 62	7,569 84	16,312 70	4,273 64
\$15,314,841 21	\$19,727,555 78	\$3,347,410 39	\$31,737,231 40	\$5,139,706 83

	RANDOLPH	READING
	THE RANDOLPH CO-OPERATIVE BANK	READING CO-OPERATIVE BANK
ASSETS		
Real estate loans:		
Co-operative form	\$27,300 00	\$6,100 00
Direct reduction	4,866,740 61	3,520,169 32
G.I. loans	730,612 16	1,816,246 05
Federal Housing Administration, Title II	22,036 16	154,641 12
Statutory common form	820 00	64,555 69
Dues and principal payments suspended	54,456 67	—
Other real estate	6,294 75	5,106 03
Home modernization loans	27,740 94	1,472 90
Federal Housing Administration, Title I loans	—	—
Insurance and taxes paid on mortgaged property	—	131 63
Loans on shares and deposits:		
Serial	34,680 00	141,120 00
Paid-up certificates	32,660 00	57,485 00
Savings	19,638 00	9,725 00
Other financial institutions	—	—
Real estate held by foreclosure and in possession	53,326 93	11 68
Bank building	12,500 00	139,396 77
Alterations to leased quarters	—	—
Furniture and fixtures	13,820 87	51,678 42
Share Insurance Fund	798 30	11,774 00
Due from Co-operative Central Bank	61,503 48	61,823 44
Investments:		
U. S. Government obligations, direct and fully guaranteed	458,894 18	396,812 50
Other bonds and notes legal for reserve	25,000 00	—
Bonds and notes not legal for reserve	—	—
Federal Home Loan Bank stock	106,500 00	102,200 00
Shares in other co-operative banks	—	—
Cash and due from banks	110,230 71	312,103 85
Prepaid expenses	—	2,982 14
Other assets	1,617 93	678 08
TOTAL ASSETS	\$6,667,171 69	\$6,856,213 62
LIABILITIES		
Capital:		
Dues capital	\$799,169 00	\$1,824,877 00
Profits capital	131,993 84	319,429 97
Paid-up share certificates	2,738,600 00	3,080,600 00
Savings share accounts	2,168,042 86	672,452 20
Dividend savings accounts	—	—
Club accounts	14,016 00	5,097 00
Military share accounts	—	—
Suspended share accounts	—	756 83
Matured share accounts	14,940 29	—
Net undivided earnings	58,849 86	—
Reserves:		
Guaranty fund	180,635 02	296,054 42
Surplus	157,978 25	371,823 22
Other reserves	185,403 99	—
Notes payable	—	—
Dividends declared	—	57,777 40
Credits of members not applied	1,259 89	319 60
Due on uncompleted loans	87,357 44	51,625 00
Borrowers' accumulations for taxes	122,842 50	168,619 52
Reserve for Federal Income Taxes	—	500 00
Unearned discount	5,135 06	—
Other liabilities	947 69	6,281 46
TOTAL LIABILITIES	\$6,667,171 69	\$6,856,213 62

ROCKLAND	SALEM		SANDWICH	SAUGUS
ROCKLAND CO-OPERATIVE BANK	THE ROGER CONANT CO-OPERATIVE BANK	SALEM CO-OPERATIVE BANK	SANDWICH CO-OPERATIVE BANK	SAUGUS CO-OPERATIVE BANK
\$900 00	\$17,100 00	\$52,000 00	\$4,700 00	\$3,200 00
1,381,967 92	5,646,320 80	6,435,886 89	5,510,563 60	2,312,178 35
362,121 37	1,516,769 25	1,862,870 04	970,427 12	466,243 72
112,105 19	12,996 26	280,325 14	48,115 16	—
—	80,279 50	54,069 33	13,950 00	—
—	99,386 06	21,915 30	106,822 30	8,126 65
4,409 85	15,581 48	7,017 74	41,130 34	—
—	10,881 58	9,713 81	20,922 73	5,104 66
—	—	—	—	—
—	—	675 22	173 36	—
26,253 00	97,855 00	83,780 00	8,950 00	7,397 00
28,510 00	34,884 00	36,440 00	7,800 00	12,280 00
10,336 89	17,411 00	21,895 00	—	1,554 00
—	—	5,650 00	—	—
—	—	—	47,250 88	—
—	49,165 91	60,692 65	72,557 03	35,115 64
229 64	—	—	—	—
6,908 50	14,224 79	13,464 08	26,670 73	3,250 19
250 09	1,040 62	1,216 64	—	391 30
19,277 74	82,809 67	94,588 53	77,419 01	29,906 65
158,274 59	469,984 38	834,281 22	794,637 18	180,000 00
—	—	—	94,000 00	—
—	—	—	—	—
—	145,200 00	163,200 00	119,100 00	51,400 00
92,466 83	311,421 41	303,593 72	372,908 03	131,597 83
619 34	—	1,888 77	1,491 78	—
—	—	6,101 88	—	—
\$2,204,630 95	\$8,623,311 71	\$10,351,265 96	\$8,339,589 25	\$3,247,745 99
\$542,275 00	\$2,089,540 00	\$1,899,260 00	\$931,908 00	\$341,316 00
82,320 55	368,804 38	302,802 59	150,557 15	54,842 70
708,800 00	4,044,200 00	3,871,600 00	4,948,200 00	1,763,800 00
579,315 99	949,300 28	2,849,616 82	1,247,974 08	705,731 66
18,457 31	—	—	21,415 14	—
—	—	19,987 00	—	—
—	—	—	—	—
55 00	179 55	134 16	61 22	24 80
—	—	—	194 00	—
10,809 55	—	26,893 18	—	—
77,662 45	352,487 14	414,212 74	237,465 33	90,262 29
64,880 82	474,962 69	417,119 30	244,646 03	145,106 46
32,767 65	82,817 67	151,112 57	200,957 15	—
20,000 00	—	100,000 00	—	—
—	46,216 73	—	53,748 72	45,410 98
2 43	87 25	949 18	2,729 20	26 51
8,004 31	56,886 55	90,273 74	119,873 22	33,910 35
58,938 12	146,332 48	205,000 45	145,164 89	66,345 71
—	9,000 00	—	—	—
—	1,667 15	1,581 03	3,971 23	—
341 77	829 84	723 20	30,723 89	968 53
\$2,204,630 95	\$8,623,311 71	\$10,351,265 96	\$8,339,589 25	\$3,247,745 99

	SHARON	SHIRLEY
	SHARON CO-OPERATIVE BANK	SHIRLEY CO-OPERATIVE BANK
ASSETS		
Real estate loans:		
Co-operative form	\$2,550 00	\$8,285 00
Direct reduction	2,248,404 06	2,537,690 67
G.I. loans	1,132,193 17	265,693 91
Federal Housing Administration, Title II	—	—
Statutory common form	—	—
Dues and principal payments suspended	24,841 66	—
Other real estate	—	9,778 14
Home modernization loans	6,669 24	—
Federal Housing Administration, Title I loans	—	—
Insurance and taxes paid on mortgaged property	68 60	1,121 37
Loans on shares and deposits:		
Serial	17,315 00	9,689 00
Paid-up certificates	20,780 00	1,775 00
Savings	10,948 00	7,727 00
Other financial institutions	300 00	—
Real estate held by foreclosure and in possession	—	—
Bank building	20,481 25	34,749 66
Alterations to leased quarters	—	—
Furniture and fixtures	408 33	7,326 68
Share Insurance Fund	—	897 16
Due from Co-operative Central Bank	38,151 57	31,301 57
Investments:		
U. S. Government obligations, direct and fully guaranteed	557,650 00	271,236 88
Other bonds and notes legal for reserve	—	—
Bonds and notes not legal for reserve	—	—
Federal Home Loan Bank stock	58,100 00	—
Shares in other co-operative banks	—	—
Cash and due from banks	172,547 85	150,755 30
Prepaid expenses	—	176 78
Other assets	—	416 18
TOTAL ASSETS	\$4,311,408 73	\$3,338,620 30
LIABILITIES		
Capital:		
Dues capital	\$662,800 00	\$450,559 00
Profits capital	100,879 94	78,339 42
Paid-up share certificates	1,311,000 00	1,371,800 00
Savings share accounts	1,665,225 65	994,902 38
Dividend savings accounts	28,216 24	44,278 04
Club accounts	—	—
Military share accounts	—	—
Suspended share accounts	—	—
Matured share accounts	—	—
Net undivided earnings	—	11,638 58
Reserves:		
Guaranty fund	108,301 14	75,030 97
Surplus	137,488 63	96,291 36
Other reserves	102,820 61	153,325 06
Notes payable	—	—
Dividends declared	24,642 23	—
Credits of members not applied	257 97	93 65
Due on uncompleted loans	49,047 93	8,364 52
Borrowers' accumulations for taxes	118,718 28	53,328 64
Reserve for Federal Income Taxes	—	—
Unearned discount	752 97	—
Other liabilities	657 14	668 68
TOTAL LIABILITIES	\$4,311,408 73	\$3,338,620 30

SOMERVILLE		SOUTHBRIDGE	SPRINGFIELD	
CENTRAL CO-OPERATIVE BANK	SOMERVILLE CO-OPERATIVE BANK	THE SOUTHBRIDGE CO-OPERATIVE BANK	HIGHLAND CO-OPERATIVE BANK	SPRINGFIELD CO-OPERATIVE BANK
\$2,400 00	\$2,500 00	\$59,500 00	\$1,500 00	—
2,071,760 50	2,458,347 98	6,035,597 88	2,171,879 21	\$5,686,421 31
320,779 46	759,247 00	1,022,124 01	—	815,106 74
—	—	—	—	258,843 78
17,882 50	5,270 00	138,111 17	—	336 08
—	—	30,100 00	—	207,231 18
7,030 69	—	37,510 91	6,151 96	—
—	—	—	—	49,212 13
—	—	—	—	84 60
19,795 00	22,812 00	68,790 00	5,155 00	110,277 00
12,225 00	21,086 37	22,720 00	500 00	46,400 00
7,010 00	17,459 00	36,630 00	—	32,579 00
—	200 00	1,750 00	—	—
—	—	—	7,685 15	—
—	—	62,624 40	48,859 21	159,008 85
—	—	—	—	—
5,617 28	8,384 22	16,287 94	9,140 95	16,442 33
10,027 19	14,279 24	5,748 54	319 04	21,854 39
23,762 94	33,823 05	72,955 24	23,946 20	79,892 78
286,526 65	322,031 50	733,467 54	237,712 21	853,569 00
—	—	—	—	—
—	61,600 00	130,600 00	42,300 00	128,900 00
132,824 66	108,981 85	309,380 15	89,321 99	296,878 16
750 00	218 51	562 50	423 60	4,281 66
5 00	—	—	849 78	37 50
\$2,918,396 87	\$3,836,240 72	\$8,787,460 28	\$2,645,744 30	\$8,767,356 49
\$482,044 00	\$585,234 00	\$1,418,460 00	\$327,665 00	\$1,858,609 00
69,638 86	85,574 23	225,505 99	49,453 70	297,383 54
914,200 00	1,493,000 00	2,248,000 00	660,800 00	3,671,800 00
1,152,626 91	1,298,859 49	3,899,204 37	1,352,319 96	1,860,850 48
—	—	—	—	—
7,450 00	—	31,779 00	—	—
—	—	—	—	—
—	22 00	—	935 94	103 29
—	8,916 51	25,417 11	7,667 99	—
59,052 28	80,490 45	217,298 03	37,129 51	368,403 31
59,443 06	115,213 26	368,939 53	54,472 40	328,859 22
47,809 94	41,053 03	196,542 08	93,102 23	71,754 45
—	—	—	—	—
17,070 43	—	—	—	63,837 67
—	—	224 13	6,787 26	127 47
13,246 40	4,044 12	41,422 69	7,750 00	41,075 00
95,136 34	123,212 50	107,373 16	46,542 29	188,852 89
—	—	—	—	—
—	—	6,878 25	—	7,507 40
678 65	621 13	415 94	1,118 02	8,192 77
\$2,918,396 87	\$3,836,240 72	\$8,787,460 28	\$2,645,744 30	\$8,767,356 49

	STONEHAM	STOUGHTON
	STONEHAM CO-OPERATIVE BANK	THE STOUGHTON CO-OPERATIVE BANK
ASSETS		
Real estate loans:		
Co-operative form	\$65,100 00	\$600 00
Direct reduction	4,196,028 23	3,871,268 70
G.I. loans	2,146,773 54	1,027,137 96
Federal Housing Administration, Title II	38,522 90	110,056 92
Statutory common form	34,915 00	20,300 23
Dues and principal payments suspended	—	1,984 81
Other real estate	—	—
Home modernization loans	12,712 95	33,015 97
Federal Housing Administration, Title I loans	—	—
Insurance and taxes paid on mortgaged property	—	—
Loans on shares and deposits:		
Serial	14,098 00	55,425 00
Paid-up certificates	73,487 00	24,690 00
Savings	28,965 00	23,790 00
Other financial institutions	—	—
Real estate held by foreclosure and in possession	35,938 00	59,000 00
Bank building	—	—
Alterations to leased quarters	5,352 98	12,960 38
Furniture and fixtures	886 00	1 00
Share Insurance Fund	67,746 26	56,405 86
Due from Co-operative Central Bank	—	—
Investments:		
U. S. Government obligations, direct and fully guaranteed	766,950 44	585,640 75
Other bonds and notes legal for reserve	—	—
Bonds and notes not legal for reserve	—	—
Federal Home Loan Bank stock	—	86,900 00
Shares in other co-operative banks	—	—
Cash and due from banks	170,641 24	246,597 31
Prepaid expenses	1,248 40	922 88
Other assets	—	—
TOTAL ASSETS	\$7,659,365 94	\$6,216,697 77
LIABILITIES		
Capital:		
Dues capital	\$689,592 00	\$714,207 00
Profits capital	106,461 10	112,901 14
Paid-up share certificates	3,403,000 00	1,622,000 00
Savings share accounts	2,617,947 98	3,010,785 99
Dividend savings accounts	—	—
Club accounts	4,383 50	24,940 00
Military share accounts	—	—
Suspended share accounts	—	—
Matured share accounts	—	—
Net undivided earnings	—	—
Reserves:		
Guaranty fund	190,017 14	213,256 15
Surplus	203,428 00	35,068 02
Other reserves	152,932 46	176,825 85
Notes payable	—	—
Dividends declared	101,979 36	77,385 00
Credits of members not applied	—	—
Due on uncompleted loans	48,781 10	55,214 13
Borrowers' accumulations for taxes	137,180 79	172,455 78
Reserve for Federal Income Taxes	—	—
Unearned discount	1,583 22	—
Other liabilities	2,079 29	1,658 71
TOTAL LIABILITIES	\$7,659,365 94	\$6,216,697 77

TAUNTON			TEMPLETON	TISBURY
MECHANICS' CO-OPERATIVE BANK	TAUNTON CO-OPERATIVE BANK	THE WEIR CO-OPERATIVE BANK	THE BALDWINVILLE CO-OPERATIVE BANK	THE MARTHA'S VINEYARD CO-OPERATIVE BANK
—	\$1,050 00	\$350 00	\$242,850 00	\$39,775 00
\$3,508,891 79	4,163,043 15	2,416,530 91	522,883 52	1,432,199 84
850,402 22	879,471 97	279,474 96	17,753 56	159,295 15
—	60,878 30	—	—	—
—	397 76	5,384 94	—	—
—	28,334 43	—	13,042 04	—
32,167 74	20,219 89	8,552 45	9,564 10	—
60,670 83	84,525 34	61,203 08	9,515 41	—
—	—	—	—	—
—	564 85	—	724 79	—
3,750 00	27,355 00	33,045 00	3,815 00	20,401 00
12,625 00	30,425 00	27,423 00	64 00	8,650 00
3,326 00	15,175 00	4,114 07	—	—
—	—	1,900 00	—	—
—	22,322 03	21,101 33	4,709 34	—
20,331 08	79,406 45	—	—	29,860 16
—	—	—	—	—
2,925 46	26,030 52	3,995 59	248 00	4,693 89
620 74	18,033 20	10,911 40	1,359 64	117 05
47,139 96	62,040 03	33,689 22	8,622 71	18,606 91
350,000 00	912,156 38	613,058 00	50,024 44	24,769 69
—	—	—	—	—
79,800 00	101,100 00	54,200 00	—	—
48,000 00	—	205 56	—	—
295,258 64	298,443 47	192,884 91	33,197 58	209,446 32
—	365 75	380 23	—	—
—	—	43 57	—	13 52
\$5,315,909 46	\$6,831,338 52	\$3,768,448 22	\$918,374 13	\$1,947,828 53
\$455,859 00	\$711,748 00	\$593,417 00	\$404,799 00	\$649,703 00
66,933 47	119,359 35	91,204 36	75,168 51	117,228 02
2,221,800 00	2,981,400 00	1,923,000 00	193,200 00	621,000 00
2,029,161 19	2,130,134 12	731,518 57	121,866 16	272,305 86
—	159,702 66	97,764 25	—	6,693 60
—	17,573 50	—	5,619 25	—
—	—	—	—	—
—	112 99	—	—	—
15,170 08	—	11,185 67	13,371 27	—
208,703 30	200,609 94	69,342 60	30,133 73	72,409 56
168,589 97	187,441 32	77,195 96	11,769 26	140,767 93
53,618 84	141,243 30	114,424 62	25,377 99	—
—	—	—	20,000 00	—
—	24,251 97	—	—	9,724 76
221 81	2,176 54	1,408 18	467 88	942 75
3,500 00	33,921 20	6,213 07	2,037 11	20,424 23
91,884 68	117,831 51	51,353 34	14,413 88	33,515 72
—	—	—	—	2,435 18
467 12	3,832 12	420 60	150 09	677 92
\$5,315,909 46	\$6,831,338 52	\$3,768,448 22	\$918,374 13	\$1,947,828 53

	UXBRIDGE	WAKEFIELD
	UXBRIDGE CO-OPERATIVE BANK	WAKEFIELD CO-OPERATIVE BANK
ASSETS		
Real estate loans:		
Co-operative form	—	\$5,700 00
Direct reduction	\$2,550,270 04	4,535,341 47
G.I. loans	16,104 07	1,691,384 87
Federal Housing Administration, Title II	—	854,473 32
Statutory common form	—	—
Dues and principal payments suspended	—	—
Other real estate	—	—
Home modernization loans	—	8,073 89
Federal Housing Administration, Title I loans	—	—
Insurance and taxes paid on mortgaged property	—	—
Loans on shares and deposits:		
Serial	—	100,290 00
Paid-up certificates	—	61,326 00
Savings	—	25,370 00
Other financial institutions	—	2,140 00
Real estate held by foreclosure and in possession	—	—
Bank building	—	46,963 98
Alterations to leased quarters	—	—
Furniture and fixtures	—	15,192 55
Share Insurance Fund	534 50	7,300 00
Due from Co-operative Central Bank	27,144 34	75,172 19
Investments:		
U. S. Government obligations, direct and fully guaranteed	274,187 50	454,757 27
Other bonds and notes legal for reserve	—	—
Bonds and notes not legal for reserve	—	—
Federal Home Loan Bank stock	47,900 00	133,000 00
Shares in other co-operative banks	—	—
Cash and due from banks	53,391 58	330,362 52
Prepaid expenses	—	2,199 98
Other assets	2,234 37	972 96
TOTAL ASSETS	\$2,971,766 40	\$8,350,021 00
LIABILITIES		
Capital:		
Dues capital	\$484,031 00	\$1,529,150 00
Profits capital	79,747 68	243,299 78
Paid-up share certificates	523,200 00	3,309,800 00
Savings share accounts	1,552,081 02	2,326,970 46
Dividend savings accounts	—	—
Club accounts	—	19,964 50
Military share accounts	—	—
Suspended share accounts	—	110 00
Matured share accounts	—	—
Net undivided earnings	17,959 30	—
Reserves:		
Guaranty fund	59,190 29	201,071 04
Surplus	98,108 16	161,877 51
Other reserves	86,710 92	197,897 20
Notes payable	—	—
Dividends declared	—	92,911 61
Credits of members not applied	1,535 75	300 00
Due on uncompleted loans	17,301 98	99,302 20
Borrowers' accumulations for taxes	51,900 30	161,558 11
Reserve for Federal Income Taxes	—	—
Unearned discount	—	1,223 71
Other liabilities	—	4,584 88
TOTAL LIABILITIES	\$2,971,766 40	\$8,350,021 00

WALPOLE	WALTHAM	WARE	WAREHAM	WEBSTER
WALPOLE CO-OPERATIVE BANK	MIDDLESEX FAMILY CO-OPERATIVE BANK	WARE CO-OPERATIVE BANK	WAREHAM CO-OPERATIVE BANK	THE WEBSTER CO-OPERATIVE BANK
\$22,500 00	—	\$345,920 00	\$37,100 00	\$600 00
3,672,208 76	\$1,067,479 26	8,006,074 58	2,641,355 76	1,342,964 78
602,799 15	109,634 93	661,574 13	72,885 79	834,651 94
—	306,518 85	7,885 79	—	61,841 96
120 00	—	2,000 00	12,800 00	—
—	—	38,699 96	12,363 84	—
11,717 71	—	48,819 38	—	1,244 63
120 61	56,209 01	—	—	—
—	—	—	260 81	—
50,665 00	5,861 83	55,431 00	12,520 00	11,450 00
47,310 00	13,924 07	23,774 00	37,120 00	8,100 00
—	18,958 84	42,438 00	6,765 00	385 80
19,500 00	—	—	4,170 00	—
82,800 00	—	5,204 59	9,733 85	7,542 60
—	—	104,416 49	74,849 44	10,000 00
22,159 95	8,374 20	24,260 32	15,806 01	2,223 85
10,114 37	225 03	2,027 58	191 87	2,696 32
44,724 17	16,734 19	102,570 44	30,067 52	24,087 28
127,288 75	137,923 58	994,437 50	359,975 58	291,987 50
69,303 10	—	—	—	—
80,000 00	28,200 00	171,500 00	—	42,600 00
300,700 02	86,920 96	407,872 12	90,451 25	107,657 04
2,003 92	5,059 50	—	127 62	292 57
—	—	588 41	—	7 01
\$5,166,035 51	\$1,862,024 25	\$11,045,494 29	\$3,418,544 34	\$2,750,333 28
\$873,657 00	\$144,153 00	\$2,266,359 00	\$305,775 00	\$546,184 00
142,845 72	10,593 13	418,052 59	47,412 82	93,301 11
2,040,400 00	559,600 00	3,042,000 00	1,489,400 00	1,237,600 00
1,348,842 98	979,286 92	4,080,050 87	1,133,912 92	464,231 80
116,448 13	—	—	—	—
—	12,273 00	69,405 50	—	3,258 50
—	—	—	—	—
—	1,112 82	—	—	749 97
29,345 74	16,364 98	30,411 42	22,795 52	24,612 05
109,339 83	11,436 33	244,408 19	82,670 77	126,087 81
133,453 03	37,377 61	403,233 85	193,243 98	169,453 15
143,413 11	10,000 00	284,054 95	58,265 50	10,000 00
65,000 00	—	—	—	—
—	—	—	—	—
55,362 91	24,747 21	2,182 85	981 39	5,452 21
105,798 55	40,941 88	70,399 28	29,417 13	15,695 47
—	—	130,243 88	48,993 18	51,781 85
—	5,628 32	—	3,476 41	1,850 00
2,128 51	8,509 05	4,691 91	2,199 72	75 36
\$5,166,035 51	\$1,862,024 25	\$11,045,494 29	\$3,418,544 34	\$2,750,333 28

	WELLESLEY	WESTFIELD
	WELLESLEY CO-OPERATIVE BANK	WESTFIELD CO-OPERATIVE BANK
ASSETS		
Real estate loans:		
Co-operative form	—	\$5,500 00
Direct reduction	\$4,556,659 19	6,389,138 20
G.I. loans	438,088 99	3,265,084 08
Federal Housing Administration, Title II	—	671,427 85
Statutory common form	44,979 23	21,290 26
Dues and principal payments suspended	1,388 32	—
Other real estate	—	3,419 08
Home modernization loans	56,994 78	96,458 05
Federal Housing Administration, Title I loans	—	—
Insurance and taxes paid on mortgaged property	—	210 65
Loans on shares and deposits:		
Serial	55,400 00	42,295 00
Paid-up certificates	42,720 00	85,385 00
Savings	4,025 00	20,350 00
Other financial institutions	—	—
Real estate held by foreclosure and in possession	—	11,985 85
Bank building	—	43,418 43
Alterations to leased quarters	—	—
Furniture and fixtures	7,946 84	26,163 99
Share Insurance Fund	5,457 23	4,201 81
Due from Co-operative Central Bank	55,839 28	108,468 23
Investments:		
U. S. Government obligations, direct and fully guaranteed	397,724 00	916,710 49
Other bonds and notes legal for reserve	—	—
Bonds and notes not legal for reserve	—	—
Federal Home Loan Bank stock	—	193,500 00
Shares in other co-operative banks	—	—
Cash and due from banks	337,019 28	154,241 34
Prepaid expenses	—	—
Other assets	799 85	—
TOTAL ASSETS	\$6,005,041 99	\$12,059,248 36
LIABILITIES		
Capital:		
Dues capital	\$1,196,358 00	\$1,468,888 00
Profits capital	180,898 10	200,699 64
Paid-up share certificates	3,216,400 00	6,227,600 00
Savings share accounts	542,363 17	2,733,494 74
Dividend savings accounts	85,477 39	—
Club accounts	—	—
Military share accounts	—	—
Suspended share accounts	2 00	—
Matured share accounts	—	—
Net undivided earnings	—	197,586 69
Reserves:		
Guaranty fund	248,803 79	216,593 07
Surplus	249,272 08	276,878 65
Other reserves	74,779 92	443,020 26
Notes payable	—	—
Dividends declared	31,108 01	—
Credits of members not applied	6 37	353 23
Due on uncompleted loans	27,000 00	89,870 66
Borrowers' accumulations for taxes	141,775 37	201,389 91
Reserve for Federal Income Taxes	—	—
Unearned discount	10,412 77	—
Other liabilities	385 02	2,873 51
TOTAL LIABILITIES	\$6,005,041 99	\$12,059,248 36

WEST SPRINGFIELD	WEYMOUTH		WEYMOUTH	WINCHENDON
WEST SPRINGFIELD CO-OPERATIVE BANK	THE NORTH WEYMOUTH CO-OPERATIVE BANK	SOUTH SHORE CO-OPERATIVE BANK	SOUTH WEYMOUTH CO-OPERATIVE BANK	WINCHENDON CO-OPERATIVE BANK
\$46,750 00	\$45,050 00	\$13,800 00	\$9,250 00	\$45,020 00
6,984,720 11	2,830,794 16	3,699,984 03	2,470,622 95	738,881 20
2,651,821 52	431,798 02	1,052,560 13	278,925 85	283,107 67
451,863 94	—	241,314 36	—	22,543 14
—	1,729 95	32,884 78	—	—
139,867 33	—	10,387 41	7,112 80	—
62,978 71	—	—	—	—
106,285 09	3,821 15	15,292 65	20,054 84	7,315 03
—	—	—	—	191 60
514 52	388 74	197 42	—	60 00
127,195 00	20,844 00	55,582 00	33,125 00	11,212 00
68,825 00	13,324 00	30,210 00	35,590 00	3,768 50
45,525 00	570 00	3,890 00	350 00	—
—	—	2,930 00	—	—
1,580 26	—	—	—	—
27,044 90	4,299 42	42,423 75	—	—
—	—	—	7,590 00	—
18,678 23	—	12,843 88	4,461 40	3,875 39
1,473 94	428 54	700 45	189 98	4,771 08
114,461 68	33,291 67	54,278 35	29,345 49	12,447 76
1,068,935 41	174,847 66	382,952 07	284,261 75	79,272 90
—	—	—	—	—
205,100 00	—	92,600 00	—	23,100 00
—	—	—	—	9,920 50
442,812 34	177,711 56	206,167 71	120,593 00	89,780 17
152 51	—	629 11	—	1,653 03
143 06	8,656 15	6,892 53	1,293 10	32 83
\$12,566,728 55	\$3,747,555 02	\$5,958,520 63	\$3,302,766 16	\$1,336,752 80
\$2,097,661 00	\$493,064 00	\$991,945 00	\$913,126 00	\$330,517 00
371,442 38	86,320 30	172,381 26	144,604 69	58,170 00
4,538,200 00	2,012,400 00	3,223,200 00	1,720,400 00	437,600 00
4,126,983 73	615,963 38	639,906 25	128,852 19	297,455 22
—	—	116,769 49	—	25,727 34
6,563 50	13,219 50	8,091 50	2,159 50	940 50
—	—	—	—	—
—	8 00	14 00	—	985 43
—	—	—	—	—
—	—	—	—	7,798 15
350,427 30	61,803 96	163,281 96	80,062 60	56,923 33
457,358 25	131,580 30	165,994 42	151,977 42	37,941 66
299,860 18	118,032 98	146,029 84	51,252 28	37,889 53
—	75,000 00	150,000 00	—	—
74,307 65	17,603 84	28,203 00	14,909 41	—
1,760 73	5,462 93	424 96	1,223 15	2,271 14
24,048 07	38,181 98	28,526 95	29,384 00	266 83
211,265 24	77,969 43	116,553 01	63,422 87	38,857 89
—	—	—	—	—
—	475 31	2,778 58	—	1,405 89
6,850 52	469 11	4,420 41	1,392 05	2,002 89
\$12,566,728 55	\$3,747,555 02	\$5,958,520 63	\$3,302,766 16	\$1,336,752 80

	WINCHESTER	WINTHROP
	WINCHESTER CO-OPERATIVE BANK	WINTHROP CO-OPERATIVE BANK
ASSETS		
Real estate loans:		
Co-operative form	—	\$28,550 00
Direct reduction	\$4,462,439 27	1,997,643 96
G.I. loans	610,903 06	698,794 93
Federal Housing Administration, Title II		
Statutory common form	94,379 53	80,024 71
Dues and principal payments suspended	84,187 73	—
Other real estate	—	—
Home modernization loans	18,154 71	—
Federal Housing Administration, Title I loans	—	—
Insurance and taxes paid on mortgaged property	—	—
Loans on shares and deposits:		
Serial	76,855 00	33,550 00
Paid-up certificates	58,710 00	21,080 00
Savings	17,480 00	—
Other financial institutions	—	—
Real estate held by foreclosure and in possession	—	—
Bank building	35,000 00	18,000 00
Alterations to leased quarters	—	—
Furniture and fixtures	8,916 67	—
Share Insurance Fund	779 52	1 00
Due from Co-operative Central Bank	60,122 60	37,920 61
Investments:		
U. S. Government obligations, direct and fully guaranteed	571,551 57	800,597 69
Other bonds and notes legal for reserve	—	—
Bonds and notes not legal for reserve	—	—
Federal Home Loan Bank stock	92,800 00	—
Shares in other co-operative banks	—	—
Cash and due from banks	269,897 97	220,968 01
Prepaid expenses	—	—
Other assets	—	—
TOTAL ASSETS	\$6,462,177 63	\$3,937,130 91
LIABILITIES		
Capital:		
Dues capital	\$1,122,632 00	\$923,561 00
Profits capital	165,636 45	140,293 15
Paid-up share certificates	2,853,800 00	2,219,200 00
Savings share accounts	1,549,073 13	—
Dividend savings accounts	—	33,787 03
Club accounts	—	—
Military share accounts	—	—
Suspended share accounts	—	1,657 98
Matured share accounts	—	4,011 40
Net undivided earnings	—	19,933 16
Reserves:		
Guaranty fund	246,253 83	271,906 82
Surplus	191,442 48	197,523 84
Other reserves	79,126 82	—
Notes payable	—	—
Dividends declared	73,900 56	—
Credits of members not applied	2,606 00	2,903 27
Due on uncompleted loans	39,158 25	6,138 79
Borrowers' accumulations for taxes	133,904 29	113,699 06
Reserve for Federal Income Taxes	—	2,344 63
Unearned discount	2,470 10	—
Other liabilities	2,173 72	170 78
TOTAL LIABILITIES	\$6,462,177 63	\$3,937,130 91

WOBURN	WORCESTER	WRENTHAM	YARMOUTH
WOBURN CO-OPERATIVE BANK	HOME CO-OPERATIVE BANK	WRENTHAM CO-OPERATIVE BANK	THE CAPE COD CO-OPERATIVE BANK
\$3,100 00	—	\$1,403,900 00	\$5,315 00
5,589,062 52	4,383,226 69	—	5,067,733 44
1,188,601 05	—	—	301,806 52
—	—	—	—
5,000 00	—	—	174,898 30
2,511 80	11,742 42	—	2,350 00
—	9,439 76	—	7,750 80
—	—	—	778 72
—	60 00	1,167 68	168 64
55,400 00	30,818 07	100 00	10,084 00
61,520 00	—	—	83,402 00
7,040 00	28,715 00	—	3,453 56
—	—	—	—
56,400 00	—	—	40,287 65
—	20,766 49	—	—
—	18,166 34	830 77	23,487 74
1,076 29	—	195 00	2,719 04
84,739 00	47,958 30	14,553 53	60,672 61
2,030,984 41	149,812 50	49,950 00	610,210 97
—	—	—	—
131,700 00	86,600 00	—	98,900 00
—	—	—	—
265,740 66	358,414 05	73,062 04	162,999 41
—	5,753 05	—	1,397 00
11,746 49	336 00	—	—
\$9,494,622 22	\$5,151,808 67	\$1,543,759 02	\$6,658,415 40
\$1,335,169 00	\$1,006,450 00	\$803,913 00	\$764,559 00
191,560 57	151,866 54	136,707 85	135,744 72
4,337,600 00	647,600 00	437,000 00	4,196,600 00
2,413,262 86	2,754,188 22	—	567,938 76
—	—	—	125,213 86
—	4,838 00	—	—
—	—	—	—
1,412 70	—	—	4,687 20
—	—	—	—
22,014 37	—	11,572 27	—
337,783 14	60,587 25	49,445 53	127,617 67
631,023 84	62,808 69	74,487 64	181,872 01
—	153,842 01	21,782 04	206,195 58
—	130,000 00	—	132,500 00
—	40,143 90	—	42,610 79
4,616 75	—	—	589 34
27,669 62	22,500 00	8,439 14	69,736 39
190,291 43	116,505 66	—	99,549 41
—	—	—	—
—	—	—	—
2,217 94	478 40	411 55	3,000 67
\$9,494,622 22	\$5,151,808 67	\$1,543,759 02	\$6,658,415 40

GENERAL INFORMATION	ABINGTON	ADAMS
	NO. ABINGTON CO-OPERATIVE BANK	ADAMS CO-OPERATIVE BANK
Real Estate Loans		
Number of loans	747	559
Average loan balance	\$4,700 37	\$4,919 46
Average interest rate	5.06%	4.87%
Classification of Expenses		
Compensations paid	\$31,383 38	\$18,977 24
Banking quarters expense	6,104 46	1,914 00
Charge-offs, furniture and fixtures	2,689 04	—
Advertising	4,543 16	808 97
Audit, assessments and contributions	2,139 43	1,336 70
All other expenses	13,230 04	7,180 08
TOTAL EXPENSES	\$60,089 51	\$30,216 99
Cost Per \$1,000 of Assets		
Compensations paid	\$7 36	\$3 90
Banking quarters expense	1 43	40
Charge-offs, furniture and fixtures	63	—
Advertising	1 06	17
Audit, assessments and contributions	50	28
All other expenses	3 10	1 48
TOTAL COST PER \$1,000 OF ASSETS	\$14 08	\$6 23
Number of individual members	5,772	2,972

GENERAL INFORMATION	AVON	BARNSTABLE
	AVON CO-OPERATIVE BANK	HYANNIS CO-OPERATIVE BANK
Real Estate Loans		
Number of loans	364	2,576
Average loan balance	\$5,606 63	\$5,241 47
Average interest rate	5.16%	5.49%
Classification of Expenses		
Compensations paid	\$12,431 25	\$77,033 61
Banking quarters expense	2,957 10	14,568 40
Charge-offs, furniture and fixtures	665 27	2,700 00
Advertising	418 49	15,964 68
Audit, assessments and contributions	1,347 78	4,335 61
All other expenses	5,866 24	33,214 56
TOTAL EXPENSES	\$23,686 13	\$147,816 86
Cost Per \$1,000 of Assets		
Compensations paid	\$5 24	\$4 69
Banking quarters expense	1 25	89
Charge-offs, furniture and fixtures	28	16
Advertising	18	97
Audit, assessments and contributions	57	27
All other expenses	2 48	2 02
TOTAL COST PER \$1,000 OF ASSETS	\$10 00	\$9 00
Number of individual members	2,054	8,486

AMESBURY	ARLINGTON	ATHOL	ATTLE-BOROUGH	AUBURN
THE AMESBURY CO-OPERATIVE BANK	THE ARLINGTON CO-OPERATIVE BANK	ATHOL CO-OPERATIVE BANK	ATTLEBOROUGH CO-OPERATIVE BANK	AUBURN CO-OPERATIVE BANK
446	1,648	1,030	471	305
\$3,903 67	\$7,787 74	\$4,302 89	\$5,848 06	\$7,065 38
5.09%	4.81%	5.20%	5.17%	5.27%
\$11,029 30	\$64,654 90	\$33,375 20	\$18,410 00	\$9,714 48
2,382 79	10,778 01	9,359 30	3,446 45	1,800 00
930 00	3,200 00	1,190 49	736 48	339 20
689 30	7,390 35	4,070 93	265 60	253 75
330 80	10,381 61	4,883 48	1,170 90	1,606 67
5,186 06	35,190 32	16,972 09	5,433 44	3,889 43
\$20,548 25	\$131,595 19	\$69,851 49	\$29,462 87	\$17,603 53
\$5 37	\$4 27	\$6 23	\$5 73	\$3 69
1 16	71	1 75	1 07	68
45	21	22	23	13
34	49	76	08	10
16	69	91	36	61
2 52	2 32	3 17	1 69	1 47
\$10 00	\$8 69	\$13 04	\$9 16	\$6 68
1,721	9,508	3,464	1,117	2,474

BELMONT	BEVERLY	BOSTON		
WAVERLEY CO-OPERATIVE BANK	THE BEVERLY CO-OPERATIVE BANK	BEACON CO-OPERATIVE BANK	BELLEVUE CO-OPERATIVE BANK	BRIGHTON CO-OPERATIVE BANK
860	2,014	74	410	1,453
\$8,189 30	\$6,918 04	\$13,411 27	\$6,021 44	\$7,460 21
4.77%	4.93%	5.68%	4.83%	5.17%
\$40,543 48	\$71,892 11	—	\$17,932 84	\$51,655 34
7,283 91	12,882 64	—	3,261 96	12,578 34
3,381 41	4,000 00	—	2,139 42	2,683 40
7,915 27	16,904 78	—	1,232 21	6,603 09
4,179 25	15,801 69	—	1,653 99	9,646 94
20,064 60	38,037 96	471 07	5,736 37	43,683 30
\$83,367 92	\$159,519 18	\$471 07	\$31,956 79	\$126,850 41
\$4 66	\$4 48	—	\$6 26	\$4 09
84	80	—	1 14	1 00
39	25	—	74	21
91	1 05	—	44	52
48	98	—	58	76
2 30	2 37	37	2 00	3 46
\$9 58	\$9 93	\$ 37	\$11 16	\$10 04
5,230	11,403	997	1,532	6,398

GENERAL INFORMATION	BOSTON	
	CHARLESTOWN CO-OPERATIVE BANK	CODMAN CO-OPERATIVE BANK
Real Estate Loans		
Number of loans	153	289
Average loan balance	\$2,659 88	\$5,631 11
Average interest rate	5.24%	4.91%
Classification of Expenses		
Compensations paid	\$5,721 60	\$15,693 73
Banking quarters expense	252 19	3,304 09
Charge-offs, furniture and fixtures		
Advertising	120 60	775 66
Audit, assessments and contributions	7 20	858 82
All other expenses	1,903 47	5,163 73
TOTAL EXPENSES	\$8,005 06	\$25,796 03
Cost Per \$1,000 of Assets		
Compensations paid	\$9 73	\$8 16
Banking quarters expense	43	1 72
Charge-offs, furniture and fixtures		
Advertising	21	40
Audit, assessments and contributions	01	45
All other expenses	3 24	2 68
TOTAL COST PER \$1,000 OF ASSETS	\$13 62	\$13 41
Number of individual members	356	1,274

GENERAL INFORMATION	BOSTON	
	GERMANIA CO-OPERATIVE BANK	HAYMARKET CO-OPERATIVE BANK
Real Estate Loans		
Number of loans	436	443
Average loan balance	\$5,958 42	\$11,044 78
Average interest rate	5.09%	5.18%
Classification of Expenses		
Compensations paid	\$16,681 75	\$24,941 09
Banking quarters expense	6,673 48	11,607 44
Charge-offs, furniture and fixtures	400 00	2,242 47
Advertising	773 46	4,510 71
Audit, assessments and contributions	2,677 01	4,125 97
All other expenses	7,866 56	12,118 44
TOTAL EXPENSES	\$35,072 26	\$59,546 12
Cost Per \$1,000 of Assets		
Compensations paid	\$5 45	\$4 14
Banking quarters expense	2 18	1 93
Charge-offs, furniture and fixtures		37
Advertising	25	75
Audit, assessments and contributions	87	68
All other expenses	2 58	2 01
TOTAL COST PER \$1,000 OF ASSETS	\$11 46	\$9 88
Number of individual members	1,721	4,913

BOSTON

COLONIAL CO-OPERATIVE BANK	COMMONWEALTH CO-OPERATIVE BANK	ENTERPRISE CO-OPERATIVE BANK	FARRAGUT CO-OPERATIVE BANK	FOREST HILLS CO-OPERATIVE BANK
429 \$6,054 09 5.13%	545 \$6,527 38 4.78%	878 \$4,306 20 5.00%	344 \$4,544 47 5.10%	758 \$5,834 75 5.00%
\$18,983 30 9,036 66 1,432 49 2,169 22 4,184 33 12,587 08	\$16,620 66 2,380 55 332 71 573 73 400 00 9,589 88	\$32,929 15 1,260 75 780 78 2,157 20 3,167 39 12,544 98	\$15,913 40 485 70 609 88 398 76 1,293 44 6,947 91	\$26,201 54 2,780 62 661 72 2,704 47 3,456 73 10,317 85
\$48,393 08	\$29,897 53	\$52,840 25	\$25,649 09	\$46,122 93
\$6 07 2 89 46 69 1 34 4 02	\$3 95 57 08 14 09 2 28	\$7 10 27 17 47 68 2 71	\$8 00 24 31 20 65 3 49	\$4 82 51 12 50 64 1 90
\$15 47	\$7 11	\$11 40	\$12 89	\$8 49
2,530	2,753	2,835	1,851	2,791

BOSTON

HYDE PARK CO-OPERATIVE BANK	JAMAICA PLAIN CO-OPERATIVE BANK	JOSEPH WARREN CO-OPERATIVE BANK	THE MASSACHUSETTS CO-OPERATIVE BANK	THE MATTAPAN CO-OPERATIVE BANK
961 \$5,051 55 4.87%	383 \$5,748 48 5.22%	524 \$4,488 83 4.83%	948 \$6,817 59 5.18%	2,006 \$8,231 09 4.93%
\$34,043 32 7,658 74 1,689 68 3,336 23 7,329 44 13,969 23	\$18,199 00 2,657 49 1,275 00 1,415 66 2,397 29 7,591 89	\$20,163 30 7,962 70 — 1,480 96 2,251 33 7,323 60	\$39,986 47 6,502 03 1,770 00 4,027 29 6,102 22 18,355 31	\$78,506 23 11,705 60 2,250 23 9,681 39 10,345 32 49,893 04
\$68,026 64	\$33,536 33	\$39,181 89	\$76,743 32	\$162,381 81
\$5 97 1 34 30 59 1 28 2 45	\$6 75 99 47 53 89 2 82	\$5 74 2 26 — 42 64 2 08	\$4 98 81 22 50 76 2 29	\$4 11 61 12 51 55 2 61
\$11 93	\$12 45	\$11 14	\$9 56	\$8 51
3,799	1,625	2,250	4,760	8,127

GENERAL INFORMATION	BOSTON	
	MEETING HOUSE HILL CO-OPERATIVE BANK	MERCHANTS CO-OPERATIVE BANK
Real Estate Loans		
Number of loans	1,298	6,039
Average loan balance	\$7,060 18	\$8,613 30
Average interest rate	5.32%	4.98%
Classification of Expenses		
Compensations paid	\$57,271 31	\$252,859 85
Banking quarters expense	10,312 05	83,527 83
Charge-offs, furniture and fixtures	4,207 41	8,916 04
Advertising	1,733 54	55,338 59
Audit, assessments and contributions	2,848 16	34,732 86
All other expenses	18,214 05	131,984 00
TOTAL EXPENSES	\$94,586 52	\$567,859 17
Cost Per \$1,000 of Assets		
Compensations paid	\$5 10	\$3 91
Banking quarters expense	92	1 29
Charge-offs, furniture and fixtures	38	14
Advertising	15	86
Audit, assessments and contributions	25	54
All other expenses	1 62	2 04
TOTAL COST PER \$1,000 OF ASSETS	\$8 42	\$8 78
Number of individual members	9,025	31,000

GENERAL INFORMATION	BOSTON	
	ROSLINDALE CO-OPERATIVE BANK	ROXBURY- HIGHLAND CO-OPERATIVE BANK
Real Estate Loans		
Number of loans	601	589
Average loan balance	\$6,625 15	\$5,706 20
Average interest rate	5.07%	4.88%
Classification of Expenses		
Compensations paid	\$27,757 87	\$20,401 44
Banking quarters expense	7,748 54	6,590 56
Charge-offs, furniture and fixtures	909 99	500 00
Advertising	2,236 18	1,819 50
Audit, assessments and contributions	2,272 52	2,467 68
All other expenses	11,855 21	9,815 61
TOTAL EXPENSES	\$52,780 31	\$41,594 79
Cost Per \$1,000 of Assets		
Compensations paid	\$5 57	\$5 10
Banking quarters expense	1 56	1 65
Charge-offs, furniture and fixtures	18	12
Advertising	45	45
Audit, assessments and contributions	46	62
All other expenses	2 38	2 45
TOTAL COST PER \$1,000 OF ASSETS	\$10 60	\$10 39
Number of individual members	2,936	3,308

BOSTON

MINOT CO-OPERATIVE BANK	MT. VERNON CO-OPERATIVE BANK	MT. WASHINGTON CO-OPERATIVE BANK	THE NORTH DORCHESTER CO-OPERATIVE BANK	PIONEER CO-OPERATIVE BANK
467 \$6,425 53 5.08%	1,230 \$5,082 20 5.31%	1,748 \$4,473 54 5.07%	110 \$5,322 91 4.93%	1,168 \$6,077 00 4.70%
\$19,312 86 1,949 31 1,177 87 2,235 73 3,298 03 9,749 85	\$40,554 74 10,563 92 358 00 5,127 44 2,177 56 20,687 63	\$51,804 69 6,274 18 3,177 76 2,780 32 7,187 29 25,842 56	\$9,181 40 1,294 80 50 00 149 95 98 27 2,017 40	\$51,513 29 17,115 12 3,469 99 3,496 04 4,488 95 25,610 37
\$37,723 65	\$79,469 29	\$97,066 80	\$12,791 82	\$105,693 76
\$5 22 53 32 60 89 2 63	\$5 30 1 38 05 67 28 2 70	\$5 28 64 32 78 73 2 63	\$12 99 1 83 08 21 14 2 85	\$5 98 1 99 40 40 52 2 97
\$10 19	\$10 38	\$9 88	\$18 10	\$12 26
2,456	5,724	5,373	624	5,910

BOSTON

SOUTH BOSTON CO-OPERATIVE BANK	TELEPHONE WORKERS' CO-OPERATIVE BANK	THE UPHAMS CORNER CO-OPERATIVE BANK	VOLUNTEER CO-OPERATIVE BANK	WORKINGMEN'S CO-OPERATIVE BANK
86 \$3,313 91 5.13%	1,003 \$6,279 96 4.80%	392 \$6,072 89 4.88%	2,829 \$5,881 58 4.80%	6,156 \$7,422 09 4.89%
\$2,660 00 1,500 00 — 90 00 484 93 419 64	\$49,963 79 — 2,000 00 1,015 66 4,151 09 14,322 51	\$13,021 39 5,381 18 750 00 1,120 08 1,154 24 6,842 57	\$120,016 26 11,199 96 3,387 01 7,047 46 13,380 82 51,023 33	\$253,485 04 65,856 51 11,810 91 37,411 36 50,772 24 152,386 24
\$5,094 57	\$71,453 05	\$28,269 46	\$206,054 84	\$571,722 30
\$7 51 4 33 — 27 1 40 1 21	\$6 71 — 27 14 56 1 92	\$4 41 1 82 25 38 39 2 32	\$4 87 45 14 29 54 2 07	\$4 67 1 22 22 68 94 2 81
\$14 72	\$9 60	\$9 57	\$8 36	\$10 54
272	5,642	1,940	12,166	34,476

GENERAL INFORMATION	BRAINTREE	BRIDGE-WATER
	THE BRAINTREE CO-OPERATIVE BANK	BRIDGEWATER CO-OPERATIVE BANK
Real Estate Loans		
Number of loans	1,392	279
Average loan balance	\$6,374 88	\$5,083 08
Average interest rate	4.90%	5.04%
Classification of Expenses		
Compensations paid	\$51,916 69	\$9,512 06
Banking quarters expense	6,518 74	2,206 59
Charge-offs, furniture and fixtures	5,744 56	582 00
Advertising	11,295 76	343 24
Audit, assessments and contributions	10,630 64	1,122 54
All other expenses	34,027 88	3,718 90
TOTAL EXPENSES	\$120,134 27	\$17,485 33
Cost Per \$1,000 of Assets		
Compensations paid	\$5 05	\$5 01
Banking quarters expense	63	1 16
Charge-offs, furniture and fixtures	56	31
Advertising	1 10	18
Audit, assessments and contributions	1 03	60
All other expenses	3 31	1 96
TOTAL COST PER \$1,000 OF ASSETS	\$11 68	\$9 22
Number of individual members	6,198	1,401

GENERAL INFORMATION	CAMBRIDGE	
	NORTH CAMBRIDGE CO-OPERATIVE BANK	RELIANCE CO-OPERATIVE BANK
Real Estate Loans		
Number of loans	1,080	2,116
Average loan balance	\$5,535 37	\$7,133 58
Average interest rate	4.79%	5.17%
Classification of Expenses		
Compensations paid	\$44,134 69	\$86,520 32
Banking quarters expense	3,130 75	14,958 48
Charge-offs, furniture and fixtures	—	3,443 07
Advertising	5,319 31	21,016 25
Audit, assessments and contributions	4,592 84	11,220 27
All other expenses	15,439 49	39,776 98
TOTAL EXPENSES	\$72,617 08	\$176,935 37
Cost Per \$1,000 of Assets		
Compensations paid	\$6 19	\$4 60
Banking quarters expense	44	79
Charge-offs, furniture and fixtures	—	18
Advertising	75	1 12
Audit, assessments and contributions	64	60
All other expenses	2 16	2 11
TOTAL COST PER \$1,000 OF ASSETS	\$10 18	\$9 40
Number of individual members	4,616	9,744

BROCKTON	BROOKLINE			CAMBRIDGE
CAMPELLO CO-OPERATIVE BANK	BROOKLINE CO-OPERATIVE BANK	CHESTNUT HILL CO-OPERATIVE BANK	COOLIDGE CORNER CO-OPERATIVE BANK	THE COLUMBIAN CO-OPERATIVE BANK
2,879 \$4,909 23 4.87%	567 \$7,101 40 4.87%	291 \$11,564 84 5.04%	198 \$12,277 75 5.06%	301 \$4,627 84 5.17%
\$77,414 85 13,457 44 3,000 00 8,932 20 10,762 54 29,873 47	\$31,724 00 6,361 30 2,605 88 2,778 22 2,286 81 14,296 58	\$18,717 33 4,715 89 1,910 12 1,060 38 1,688 94 9,561 92	\$19,731 26 5,255 37 1,004 91 153 15 1,913 92 6,220 74	\$11,615 26 5,319 55 799 20 454 07 903 00 3,645 20
\$143,410 50	\$60,052 79	\$37,654 58	\$34,279 35	\$22,736 28
\$4 52 79 18 52 62 1 74	\$6 13 1 23 50 54 44 2 77	\$4 51 1 14 46 25 41 2 31	\$6 10 1 62 31 05 59 1 92	\$6 51 2 98 45 25 52 2 04
\$8 37	\$11 61	\$9 08	\$10 59	\$12 75
7,954	3,852	2,802	2,820	1,634

CANTON	CHELSEA		CHESTER	CHICOPEE
CANTON CO-OPERATIVE BANK	CHELSEA CO-OPERATIVE BANK	THE PROVIDENT CO-OPERATIVE BANK	CHESTER CO-OPERATIVE BANK	CHICOPEE CO-OPERATIVE BANK
679 \$5,605 34 4.97%	472 \$5,354 64 5.00%	594 \$6,508 75 4.93%	203 \$3,648 76 5.21%	385 \$5,441 97 4.95%
\$25,848 58 6,805 59 1,600 00 3,015 48 3,594 39 10,788 00	\$19,087 38 5,871 36 800 00 2,585 98 2,142 12 7,706 23	\$27,934 57 2,666 90 1,900 00 4,507 49 2,024 55 15,698 89	\$2,544 00 1,402 80 145 70 35 64 72 24 2,311 22	\$12,339 12 2,908 09 771 36 1,653 02 2,032 69 8,932 62
\$51,652 04	\$38,193 07	\$54,732 40	\$6,511 60	\$28,636 90
\$5 69 1 50 35 66 79 2 37	\$6 03 1 85 25 82 68 2 43	\$6 22 59 42 1 00 45 3 50	\$3 06 1 69 17 04 09 2 78	\$5 02 1 18 32 67 83 3 64
\$11 36	\$12 06	\$12 18	\$7 83	\$11 66
3,633	2,182	3,517	385	1,615

GENERAL INFORMATION	CHICOPEE	CLINTON
	THE CHICOPEE FALLS CO-OPERATIVE BANK	THE JOHN PRESCOTT CO-OPERATIVE BANK
Real Estate Loans		
Number of loans	60	234
Average loan balance	\$5,038 16	\$4,365 74
Average interest rate	4.91%	5.50%
Classification of Expenses		
Compensations paid	\$1,157 90	\$8,920 98
Banking quarters expense	432 00	1,450 00
Charge-offs, furniture and fixtures		1,000 00
Advertising	36 71	548 85
Audit, assessments and contributions	516 46	573 27
All other expenses	1,201 26	2,489 97
TOTAL EXPENSES	\$3,344 33	\$14,983 07
Cost Per \$1,000 of Assets		
Compensations paid	\$3 28	\$7 69
Banking quarters expense	1 23	1 25
Charge-offs, furniture and fixtures	—	86
Advertising	10	47
Audit, assessments and contributions	1 46	49
All other expenses	3 41	2 15
TOTAL COST PER \$1,000 OF ASSETS	\$9 48	\$12 91
Number of individual members	176	775

GENERAL INFORMATION	EAST BRIDGEWATER	EAST-HAMPTON
	EAST BRIDGEWATER CO-OPERATIVE BANK	EASTHAMPTON CO-OPERATIVE BANK
Real Estate Loans		
Number of loans	220	264
Average loan balance	\$4,152 47	\$5,928 12
Average interest rate	5.13%	4.98%
Classification of Expenses		
Compensations paid	\$7,585 16	\$10,429 33
Banking quarters expense	1,081 99	2,337 17
Charge-offs, furniture and fixtures	141 50	352 64
Advertising	302 94	1,437 57
Audit, assessments and contributions	1,508 50	1,748 36
All other expenses	1,793 59	5,236 93
TOTAL EXPENSES	\$12,413 68	\$21,542 00
Cost Per \$1,000 of Assets		
Compensations paid	\$6 88	\$5 66
Banking quarters expense	98	1 27
Charge-offs, furniture and fixtures	13	19
Advertising	27	78
Audit, assessments and contributions	1 37	95
All other expenses	1 62	2 84
TOTAL COST PER \$1,000 OF ASSETS	\$11 25	\$11 69
Number of individual members	889	1,148

COHASSET	CONCORD	DANVERS	DEDHAM	DIGHTON
PILGRIM CO-OPERATIVE BANK	CONCORD CO-OPERATIVE BANK	THE DANVERS CO-OPERATIVE BANK	THE DEDHAM CO-OPERATIVE BANK	NORTH DIGHTON CO-OPERATIVE BANK
565 \$5,712 06 5.03%	1,481 \$6,386 95 5.19%	509 \$5,104 42 4.94%	1,181 \$5,714 43 4.73%	406 \$4,309 23 5.22%
\$20,810 00 3,337 74 1,445 28 1,827 57 1,943 92 8,470 79	\$57,336 93 6,507 73 5,991 59 10,527 82 9,370 61 29,332 58	\$18,829 47 2,372 83 173 07 1,980 79 1,656 08 6,345 31	\$38,658 43 3,861 51 3,000 00 3,151 71 5,770 03 14,996 36	\$16,292 24 1,777 87 627 60 666 73 206 88 5,101 22
\$37,835 30	\$119,067 26	\$31,357 55	\$69,438 04	\$24,672 54
\$5 56 89 39 49 52 2 26	\$4 62 52 48 85 76 2 36	\$6 00 76 06 63 53 2 02	\$4 68 47 36 38 70 1 82	\$7 54 82 29 31 10 2 36
\$10 11	\$9 59	\$10 00	\$8 41	\$11 42
2,678	8,086	2,062	4,142	2,048

EASTON	EVERETT		FALL RIVER	
THE NORTH EASTON CO-OPERATIVE BANK	EVERETT CO-OPERATIVE BANK	GLENDALE SQUARE CO-OPERATIVE BANK	THE FALL RIVER PEOPLE'S CO-OPERATIVE BANK	THE LAFAYETTE CO-OPERATIVE BANK
512 \$5,825 02 4.95%	1,258 \$6,004 26 4.87%	363 \$6,532 40 5.09%	1,351 \$4,494 42 5.19%	826 \$5,942 23 5.24%
\$19,312 17 1,191 68 669 66 2,241 07 179 82 8,680 86	\$47,331 52 4,331 81 3,543 91 6,254 54 3,681 99 21,615 75	\$13,384 20 1,585 58 — 452 23 901 32 3,890 86	\$50,379 89 7,470 36 2,616 00 4,850 57 3,613 44 21,733 27	\$35,895 79 8,745 77 2,400 00 5,199 17 4,029 16 15,588 65
\$32,275 26	\$86,759 52	\$20,214 19	\$90,663 53	\$71,858 54
\$5 53 34 19 64 05 2 49	\$5 07 46 38 67 39 2 32	\$4 99 59 — 17 34 1 45	\$6 49 96 34 62 47 2 80	\$5 90 1 44 39 85 66 2 56
\$9 24	\$9 29	\$7 54	\$11 68	\$11 80
2,145	4,524	1,626	4,482	4,717

GENERAL INFORMATION	FALL RIVER	FALMOUTH
	TROY CO-OPERATIVE BANK	THE FALMOUTH CO-OPERATIVE BANK
Real Estate Loans		
Number of loans	586	421
Average loan balance	\$4,946 55	\$5,230 76
Average interest rate	5.12%	5.45%
Classification of Expenses		
Compensations paid	\$23,428 84	\$14,389 36
Banking quarters expense	7,272 04	2,145 67
Charge-offs, furniture and fixtures	488 25	463 62
Advertising	2,930 43	1,953 55
Audit, assessments and contributions	3,275 48	3,085 97
All other expenses	7,003 00	7,202 67
TOTAL EXPENSES	\$44,398 04	\$29,240 84
Cost Per \$1,000 of Assets		
Compensations paid	\$6 40	\$5 39
Banking quarters expense	1 99	80
Charge-offs, furniture and fixtures	13	17
Advertising	80	73
Audit, assessments and contributions	90	1 16
All other expenses	1 91	2 70
TOTAL COST PER \$1,000 OF ASSETS	\$12 13	\$10 95
Number of individual members	2,050	1,494

GENERAL INFORMATION	GARDNER	GLOUCESTER
	GARDNER CO-OPERATIVE BANK	GLOUCESTER CO-OPERATIVE BANK
Real Estate Loans		
Number of loans	545	1,750
Average loan balance	\$5,007 10	\$5,093 73
Average interest rate	5.24%	5.11%
Classification of Expenses		
Compensations paid	\$18,125 79	\$62,851 43
Banking quarters expense	4,849 05	8,093 65
Charge-offs, furniture and fixtures	543 00	3,136 00
Advertising	1,417 71	8,899 19
Audit, assessments and contributions	2,324 32	7,663 79
All other expenses	8,892 46	27,046 23
TOTAL EXPENSES	\$36,152 33	\$117,690 29
Cost Per \$1,000 of Assets		
Compensations paid	\$5 64	\$5 81
Banking quarters expense	1 51	75
Charge-offs, furniture and fixtures	17	29
Advertising	44	82
Audit, assessments and contributions	72	71
All other expenses	2 77	2 50
TOTAL COST PER \$1,000 OF ASSETS	\$11 25	\$10 88
Number of individual members	3,252	5,487

FITCHBURG	FRAMINGHAM		FRANKLIN	GARDNER
FIDELITY CO-OPERATIVE BANK	FRAMINGHAM CO-OPERATIVE BANK	SOUTH MIDDLESEX CO-OPERATIVE BANK	DEAN CO-OPERATIVE BANK	THE CHAIR-TOWN CO-OPERATIVE BANK
2,713 \$5,670 29 4.86%	2,675 \$6,870 27 4.91%	691 \$6,505 99 5.02%	410 \$5,053 10 5.03%	550 \$4,318 46 5.25%
\$72,368 32 8,820 06 4,837 30 14,985 40 18,471 40 37,059 33	\$79,952 31 15,097 61 7,200 00 20,554 96 14,485 28 52,346 64	\$26,411 59 6,535 46 2,497 05 3,937 51 3,161 86 12,345 02	\$12,861 85 1,757 28 650 00 1,344 88 2,436 61 7,757 83	\$16,297 86 2,049 52 — 1,710 61 1,237 78 5,899 24
\$156,541 81	\$189,636 80	\$54,888 49	\$26,808 45	\$27,195 01
\$4 05 49 27 84 1 04 2 08	\$3 50 66 32 90 63 2 29	\$5 02 1 24 48 75 60 2 35	\$5 07 69 26 53 96 3 06	\$5 85 74 — 61 44 2 12
\$8 77	\$8 30	\$10 44	\$10 57	\$9 76
9,879	13,989	2,519	1,702	1,992

GRAFTON	GREAT BARRINGTON	GREENFIELD	HAVERHILL	
GRAFTON CO-OPERATIVE BANK	THE HOUSATONIC CO-OPERATIVE BANK	GREENFIELD CO-OPERATIVE BANK	CITIZENS' CO-OPERATIVE BANK	HAVERHILL CO-OPERATIVE BANK
584 \$4,235 01 4.96%	409 \$4,459 89 5.06%	1,371 \$5,209 97 4.83%	554 \$4,913 47 5.18%	1,537 \$5,392 37 5.39%
\$14,742 41 2,669 61 467 41 2,810 72 2,752 09 8,572 80	\$16,856 26 5,318 47 833 66 1,399 96 1,628 36 4,157 91	\$44,126 28 7,429 62 1,700 20 4,073 40 1,185 09 16,587 00	\$16,881 68 4,442 83 791 34 1,023 94 1,072 00 7,069 07	\$51,395 90 7,983 01 4,318 57 4,245 73 5,031 39 20,572 06
\$32,015 04	\$30,194 62	\$75,101 59	\$31,280 86	\$93,546 66
\$4 38 79 14 83 82 2 55	\$7 71 2 43 38 64 74 1 90	\$4 78 80 18 44 13 1 80	\$4 74 1 25 22 29 30 1 99	\$5 35 83 45 44 53 2 14
\$9 51	\$13 80	\$8 13	\$8 79	\$9 74
2,073	1,303	5,890	2,012	5,911

GENERAL INFORMATION	HAVERHILL	HINGHAM
	WHITTIER CO-OPERATIVE BANK	THE HINGHAM CO-OPERATIVE BANK
Real Estate Loans		
Number of loans	350	496
Average loan balance	\$4,757 68	\$5,513 60
Average interest rate	5.08%	4.80%
Classification of Expenses		
Compensations paid	\$10,283 00	\$20,401 70
Banking quarters expense	3,402 47	1,879 89
Charge-offs, furniture and fixtures	416 00	1,765 59
Advertising	757 93	1,991 97
Audit, assessments and contributions	1,393 30	2,048 08
All other expenses	4,961 92	11,286 55
TOTAL EXPENSES	\$21,214 62	\$39,373 78
Cost Per \$1,000 of Assets		
Compensations paid	\$4 83	\$6 33
Banking quarters expense	1 60	58
Charge-offs, furniture and fixtures	20	55
Advertising	36	62
Audit, assessments and contributions	65	64
All other expenses	2 33	3 50
TOTAL COST PER \$1,000 OF ASSETS	\$9 97	\$12 22
Number of individual members	1,629	1,598

GENERAL INFORMATION	IPSWICH	LAWRENCE
	IPSWICH CO-OPERATIVE BANK	ATLANTIC CO-OPERATIVE BANK
Real Estate Loans		
Number of loans	660	671
Average loan balance	\$3,951 84	\$5,830 35
Average interest rate	5.33%	5.08%
Classification of Expenses		
Compensations paid	\$22,503 00	\$24,508 33
Banking quarters expense	2,552 36	7,990 85
Charge-offs, furniture and fixtures	2,196 00	1,666 58
Advertising	1,845 25	3,468 03
Audit, assessments and contributions	1,987 26	2,327 89
All other expenses	12,933 11	15,125 15
TOTAL EXPENSES	\$44,016 98	\$55,086 83
Cost Per \$1,000 of Assets		
Compensations paid	\$6 39	\$5 40
Banking quarters expense	73	1 76
Charge-offs, furniture and fixture	62	37
Advertising	52	76
Audit, assessments and contributions	57	51
All other expenses	3 67	3 33
TOTAL COST PER \$1,000 OF ASSETS	\$12 50	\$12 13
Number of individual members	2,143	3,342

HOLBROOK	HOLYOKE		HUDSON	HULL
THE HOLBROOK CO-OPERATIVE BANK	THE CITY CO-OPERATIVE BANK	HOLYOKE CO-OPERATIVE BANK	HUDSON CO-OPERATIVE BANK	HULL CO-OPERATIVE BANK
583 \$4,443 98 5.07%	391 \$5,385 49 5.06%	246 \$6,463 33 4.94%	618 \$5,633 08 5.02%	277 \$6,410 88 5.32%
\$17,136 00 1,632 82 1,688 91 1,610 96 1,731 75 11,226 50	\$14,284 47 1,483 84 325 84 878 84 2,453 15 5,901 72	\$10,923 58 2,129 92 171 80 600 00 951 82 4,475 17	\$18,860 51 8,079 36 2,000 00 2,726 23 2,856 87 11,401 63	\$12,707 84 2,221 12 891 58 358 30 1,208 80 5,230 04
\$35,026 94	\$25,327 86	\$19,252 29	\$45,924 60	\$22,617 68
\$5 51 53 54 52 56 3 61	\$5 46 57 12 34 94 2 25	\$5 90 1 15 09 33 51 2 42	\$4 45 1 90 49 64 68 2 69	\$5 97 1 04 42 17 57 2 46
\$11 27	\$9 68	\$10 40	\$10 85	\$10 63
3,092	1,607	1,127	2,093	1,976

LAWRENCE		LOWELL		LYNN
LAWRENCE CO-OPERATIVE BANK	THE MERRIMACK CO-OPERATIVE BANK	B. F. BUTLER CO-OPERATIVE BANK	LOWELL CO-OPERATIVE BANK	EQUITABLE CO-OPERATIVE BANK
1,489	1,359	258	988	2,026
\$5,520 17	\$6,573 16	\$3,671 82	\$4,589 23	\$5,378 76
5.02%	4.89%	5.33%	4.99%	4.99%
\$48,885 18	\$46,364 21	\$8,491 75	\$33,227 64	\$81,532 50
9,873 21	6,891 34	2,683 74	10,304 81	15,962 89
6,300 00	1,000 00	571 96	839 44	—
14,427 94	16,729 80	1,013 38	9,285 27	6,882 28
9,680 34	4,867 45	1,254 54	2,336 09	5,398 23
22,750 66	25,584 01	3,479 89	15,400 88	39,783 50
\$111,917 33	\$101,436 81	\$17,495 26	\$71,394 13	\$149,559 40
\$5.03	\$4.48	\$7.71	\$5.91	\$5.93
1.02	66	2 44	1 83	1 16
65	10	52	15	—
1 49	1 62	92	1 65	50
1 00	47	1 14	42	39
2 34	2 47	3 16	2 74	2 89
\$11 53	\$9 80	\$15 89	\$12 70	\$10 87
5,773	5,439	732	4,762	7,984

GENERAL INFORMATION	LYNN	
	LINCOLN CO-OPERATIVE BANK	LYNN CO-OPERATIVE BANK
Real Estate Loans		
Number of loans	1,568	546
Average loan balance	\$6,912 47	\$5,491 32
Average interest rate	5.29%	4.97%
Classification of Expenses		
Compensations paid	\$47,984 00	\$30,554 82
Banking quarters expense	13,306 81	5,184 19
Charge-offs, furniture and fixtures	4,000 00	—
Advertising	10,587 07	2,100 00
Audit, assessments and contributions	5,796 99	2,458 43
All other expenses	31,760 29	6,689 81
TOTAL EXPENSES	\$113,435 16	\$46,987 25
Cost Per \$1,000 of Assets		
Compensations paid	\$3 76	\$7 98
Banking quarters expense	1 04	1 35
Charge-offs, furniture and fixtures	31	—
Advertising	83	55
Audit, assessments and contributions	45	64
All other expenses	2 49	1 75
TOTAL COST PER \$1,000 OF ASSETS	\$8 88	\$12 27
Number of individual members	5,450	2,533

GENERAL INFORMATION	MEDFIELD	MEDFORD
	THE MEDFIELD CO-OPERATIVE BANK	COMMUNITY CO-OPERATIVE BANK
Real Estate Loans		
Number of loans	288	189
Average loan balance	\$6,364 37	\$9,513 92
Average interest rate	4.99%	5.51%
Classification of Expenses		
Compensations paid	\$13,017 00	\$13,167 52
Banking quarters expense	1,664 57	2,007 64
Charge-offs, furniture and fixtures	828 00	496 00
Advertising	872 35	273 70
Audit, assessments and contributions	1,470 01	615 33
All other expenses	4,941 69	5,957 37
TOTAL EXPENSES	\$22,793 62	\$22,517 56
Cost Per \$1,000 of Assets		
Compensations paid	\$6 10	\$5 88
Banking quarters expense	78	90
Charge-offs, furniture and fixtures	39	22
Advertising	41	12
Audit, assessments and contributions	69	28
All other expenses	2 32	2 66
TOTAL COST PER \$1,000 OF ASSETS	\$10 69	\$10 06
Number of individual members	1,683	1,848

MALDEN		MANSFIELD	MARBLE- HEAD	MARLBOROUGH
FELLSWAY CO-OPERATIVE BANK	MALDEN CO-OPERATIVE BANK	MANSFIELD CO-OPERATIVE BANK	THE MARBLEHEAD CO-OPERATIVE BANK	THE MARLBOROUGH CO-OPERATIVE BANK
713 \$5,386 00 5.22%	3,138 \$5,536 19 4.92%	870 \$4,940 76 5.05%	264 \$6,840 78 5.33%	1,464 \$5,716 55 5.25%
\$28,310 44 6,641 96 1,000 00 5,082 22 3,165 86 12,903 34	\$94,771 65 — — 11,394 76 11,270 81 41,825 76	\$26,307 69 4,874 27 648 63 2,513 70 2,727 91 9,984 01	\$7,250 27 1,352 42 111 40 441 14 936 77 3,184 56	\$40,910 64 6,121 72 4,009 85 4,839 29 7,449 09 13,850 92
\$57,103 82	\$159,262 98	\$47,056 21	\$13,276 56	\$77,181 51
\$5 86 1 38 21 1 05 66 2 66	\$4 71 — — 57 56 2 08	\$4 87 90 12 47 51 1 85	\$3 58 67 06 22 46 1 57	\$4 29 64 42 51 78 1 46
\$11 82	\$7 92	\$8 72	\$6 56	\$8 10
4,866	10,371	3,762	1,122	4,502

MEDFORD			MEDWAY	MELROSE
HILLSIDE- CAMBRIDGE CO-OPERATIVE BANK	THE MEDFORD CO-OPERATIVE BANK	WEST MEDFORD CO-OPERATIVE BANK	MEDWAY CO-OPERATIVE BANK	MELROSE CO-OPERATIVE BANK
639 \$6,373 52 5.01%	914 \$6,024 24 4.80%	487 \$6,019 35 4.96%	499 \$4,418 59 5.10%	1,040 \$7,381 33 4.76%
\$31,903 83 3,120 00 1,771 96 2,805 01 3,154 41 11,663 17	\$43,632 49 9,845 00 1,633 44 4,852 40 3,663 39 12,569 03	\$22,365 45 6,138 33 3,235 64 2,034 65 2,704 57 11,103 35	\$15,174 00 2,452 62 1,242 80 705 41 769 27 5,129 79	\$36,261 20 2,686 98 5,114 75 5,998 64 5,081 00 15,304 06
\$54,419 38	\$76,195 75	\$47,581 99	\$25,473 89	\$70,446 63
\$6 54 64 36 57 65 2 39	\$6 35 1 43 24 70 53 1 83	\$6 29 1 73 91 57 76 3 13	\$5 58 90 46 26 28 1 88	\$4 02 30 57 66 56 1 70
\$11 15	\$11 08	\$13 39	\$9 36	\$7 81
4,278	4,882	2,557	2,220	5,082

GENERAL INFORMATION	MERRIMAC	METHUEN
	THE ECONOMY CO-OPERATIVE BANK	METHUEN CO-OPERATIVE BANK
Real Estate Loans		
Number of loans	86	470
Average loan balance	\$4,422 34	\$5,867 79
Average interest rate	5.50%	4.95%
Classification of Expenses		
Compensations paid	\$2,006 07	\$19,735 85
Banking quarters expense	—	1,790 83
Charge-offs, furniture and fixtures	32 28	800 00
Advertising	194 70	1,139 75
Audit, assessments and contributions	704 76	1,528 57
All other expenses	1,040 70	6,523 65
TOTAL EXPENSES	\$3,978 51	\$31,518 65
Cost Per \$1,000 of Assets		
Compensations paid	14 35	\$5 88
Banking quarters expense	—	53
Charge-offs, furniture and fixtures	07	24
Advertising	42	34
Audit, assessments and contributions	1 53	46
All other expenses	2 25	1 95
TOTAL COST PER \$1,000 OF ASSETS	\$8 62	\$9 40
Number of individual members	207	4,764

GENERAL INFORMATION	NEW BEDFORD	NEWBURY- PORT
	NEW BEDFORD CO-OPERATIVE BANK	NEWBURYPORT CO-OPERATIVE BANK
Real Estate Loans		
Number of loans	833	413
Average loan balance	\$4,017 90	\$4,496 37
Average interest rate	5.16%	5.32%
Classification of Expenses		
Compensations paid	\$25,886 58	\$14,436 88
Banking quarters expense	2,744 56	4,272 13
Charge-offs, furniture and fixtures	—	956 17
Advertising	5,007 99	473 06
Audit, assessments and contributions	2,667 55	—
All other expenses	10,748 65	6,057 75
TOTAL EXPENSES	\$47,055 33	\$26,195 99
Cost Per \$1,000 of Assets		
Compensations paid	\$5 42	\$6 01
Banking quarters expense	57	1 78
Charge-offs, furniture and fixtures	—	40
Advertising	1 05	20
Audit, assessments and contributions	56	—
All other expenses	2 25	2 52
TOTAL COST PER \$1,000 OF ASSETS	\$9 85	\$10 91
Number of individual members	3,231	1,586

MIDDLE-BOROUGH	MILLBURY	MILTON	NEEDHAM	NEW BEDFORD
MIDDLE-BOROUGH CO-OPERATIVE BANK	MILLBURY CO-OPERATIVE BANK	MILTON CO-OPERATIVE BANK	THE NEEDHAM CO-OPERATIVE BANK	ACUSHNET CO-OPERATIVE BANK
2,796 \$4,305 07 5.24%	324 \$3,726 28 4.90%	420 \$7,591 59 4.98%	2,162 \$9,129 41 4.80%	785 \$4,187 16 5.16%
\$62,604 14 12,448 76 3,713 86 9,750 61 9,398 36 28,200 13	\$11,756 78 1,123 74 400 00 578 09 1,603 66 4,178 13	\$18,865 13 432 00 2,360 87 1,009 00 6,779 06	\$64,292 36 9,270 01 1,117 55 5,472 06 11,993 62 33,448 71	\$25,004 09 2,636 99 — 4,811 60 2,564 88 10,288 06
\$126,115 86	\$19,640 40	\$29,446 06	\$125,594 31	\$45,305 62
\$4 52 90 27 70 68 2 03	\$8 06 77 27 40 1 10 2 86	\$5 16 12 — 64 28 1 85	\$2 77 40 05 23 52 1 44	\$5 56 59 — 1 07 57 2 29
\$9 10	\$13 46	\$8 05	\$5 41	\$10 08
9,885	956	1,898	7,970	3,085

NEWTON				NORTH-AMPTON
THE AUBURDALE CO-OPERATIVE BANK	THE NEWTON CO-OPERATIVE BANK	NEWTON SOUTH CO-OPERATIVE BANK	WEST NEWTON CO-OPERATIVE BANK	THE NORTHAMPTON CO-OPERATIVE BANK
784 \$7,812 01 4.79%	1,192 \$8,355 71 4.75%	390 \$7,571 83 4.76%	786 \$6,950 62 4.84%	1,522 \$6,108 98 4.65%
\$32,285 00 8,088 37 700 00 5,135 80 6,300 34 12,748 04	\$52,047 62 8,550 51 2,350 00 14,929 30 12,727 26 21,789 26	\$16,002 24 2,406 92 810 87 1,285 59 3,231 09 8,314 38	\$31,690 54 5,463 70 1,310 62 7,659 98 3,137 78 17,103 37	\$52,511 88 12,585 84 2,627 56 9,875 18 7,077 05 30,281 32
\$65,257 55	\$112,394 00	\$32,051 09	\$66,365 99	\$114,958 83
\$4 38 1 10 10 70 85 1 73	\$4 25 70 19 1 21 1 04 1 78	\$4 70 70 24 38 95 2 44	\$4 92 85 20 1 19 49 2 66	\$4 76 1 14 24 90 64 2 75
\$8 86	\$9 17	\$9 41	\$10 31	\$10 43
4,316	8,361	2,486	4,292	6,598

GENERAL INFORMATION	NORWOOD	ORANGE
	THE NORWOOD CO-OPERATIVE BANK	ORANGE CO-OPERATIVE BANK
Real Estate Loans		
Number of loans	2,312	595
Average loan balance	\$6,811 83	\$3,839 52
Average interest rate	4.72%	5.08%
Classification of Expenses		
Compensations paid	\$74,268 16	\$9,512 90
Banking quarters expense	10,107 45	385 00
Charge-offs, furniture and fixtures	4,165 95	400 00
Advertising	15,126 22	378 16
Audit, assessments and contributions	10,593 75	1,615 11
All other expenses	31,552 49	4,790 67
TOTAL EXPENSES	\$145,814 02	\$17,081 84
Cost Per \$1,000 of Assets		
Compensations paid	\$3 95	\$3 49
Banking quarters expense	54	14
Charge-offs, furniture and fixtures	22	15
Advertising	80	14
Audit, assessments and contributions	56	59
All other expenses	1 68	1 76
TOTAL COST PER \$1,000 OF ASSETS	\$7 75	\$6 27
Number of individual members	10,475	1,415

GENERAL INFORMATION	RANDOLPH	READING
	THE RANDOLPH CO-OPERATIVE BANK	READING CO-OPERATIVE BANK
Real Estate Loans		
Number of loans	1,035	1,273
Average loan balance	\$5,515 23	\$4,372 99
Average interest rate	5.11%	4.93%
Classification of Expenses		
Compensations paid	\$36,939 91	\$42,146 95
Banking quarters expense	2,786 86	12,243 98
Charge-offs, furniture and fixtures	1,975 32	4,380 00
Advertising	5,703 29	5,551 95
Audit, assessments and contributions	3,493 26	4,016 84
All other expenses	14,642 89	16,920 91
TOTAL EXPENSES	\$65,541 53	\$85,260 63
Cost Per \$1,000 of Assets		
Compensations paid	\$5 54	\$6 15
Banking quarters expense	42	1 79
Charge-offs, furniture and fixtures	30	64
Advertising	85	81
Audit, assessments and contributions	52	58
All other expenses	2 20	2 47
TOTAL COST PER \$1,000 OF ASSETS	\$9 83	\$12 44
Number of individual members	4,197	4,068

PEABODY	PITTSFIELD	QUINCY		
THE PEABODY CO-OPERATIVE BANK	THE PITTSFIELD CO-OPERATIVE BANK	NORTH QUINCY CO-OPERATIVE BANK	THE QUINCY CO-OPERATIVE BANK	SHIPBUILDERS CO-OPERATIVE BANK
2,029 \$6,245 87 4.90%	2,383 \$6,745 89 5.11%	357 \$7,704 93 5.45%	3,854 \$6,898 18 5.06%	658 \$6,533 69 4.92%
\$72,462 89 10,781 50 5,900 00 16,278 50 5,917 41 46,613 83	\$90,450 92 15,359 65 1,406 22 12,855 57 14,449 54 32,408 10	\$12,050 19 4,571 47 790 00 541 64 52 00 7,523 65	\$131,457 91 20,815 93 7,131 45 16,721 17 21,372 25 68,268 44	\$30,501 90 7,647 47 300 00 1,672 46 5,741 94 9,170 44
\$157,952 13	\$166,930 00	\$25,528 95	\$265,767 15	\$55,034 21
\$4 73 70 39 1 06 39 3 04	\$4 59 78 07 65 73 1 64	\$3 60 1 36 24 16 01 2 25	\$4 14 66 22 53 67 2 15	\$5 93 1 49 06 33 1 12 1 78
\$10 31	\$8 46	\$7 62	\$8 37	\$10 71
10,777	7,864	2,273	14,004	2,355

ROCKLAND	SALEM		SANDWICH	SAUGUS
ROCKLAND CO-OPERATIVE BANK	THE ROGER CONANT CO-OPERATIVE BANK	SALEM CO-OPERATIVE BANK	SANDWICH CO-OPERATIVE BANK	SAUGUS CO-OPERATIVE BANK
453 \$4,109 28 5.11%	1,150 \$6,424 72 4.88%	1,357 \$6,421 58 4.97%	1,485 \$4,508 89 5.35%	474 \$5,885 54 4.97%
\$19,594 78 4,090 50 1,000 00 1,805 03 1,356 00 8,914 10	\$47,446 32 9,260 82 2,384 00 5,514 23 6,872 14 13,617 91	\$45,446 88 9,773 35 3,103 86 11,658 62 6,305 38 23,644 54	\$37,901 92 7,357 71 4,155 25 9,361 79 6,289 39 19,640 27	\$13,583 50 3,103 45 700 00 1,049 77 1,271 30 7,362 10
\$36,760 41	\$85,095 42	\$99,932 63	\$84,706 33	\$27,070 12
\$8 89 1 86 45 82 61 4 04	\$5 50 1 07 28 64 80 1 58	\$4 39 94 30 1 13 61 2 28	\$4 54 88 50 1 12 75 2 36	\$4 18 95 21 32 39 2 28
\$16 67	\$9 87	\$9 65	\$10 15	\$8 33
1,763	5,219	6,121	4,517	2,087

GENERAL INFORMATION	SHARON	SHIRLEY
	THE SHARON CO-OPERATIVE BANK	SHIRLEY CO-OPERATIVE BANK
Real Estate Loans		
Number of loans	530	652
Average loan balance	\$6,430 17	\$4,327 37
Average interest rate	4.89%	5.11%
Classification of Expenses		
Compensations paid	\$24,423 55	\$21,758 76
Banking quarters expense	3,264 15	1,742 53
Charge-offs, furniture and fixtures	200 00	736 05
Advertising	2,034 96	677 20
Audit, assessments and contributions	1,950 56	—
All other expenses	8,181 57	7,642 80
TOTAL EXPENSES	\$40,054 79	\$32,557 34
Cost Per \$1,000 of Assets		
Compensations paid	\$5 66	\$6 52
Banking quarters expense	76	52
Charge-offs, furniture and fixtures	05	22
Advertising	47	20
Audit, assessments and contributions	45	—
All other expenses	1 90	2 29
TOTAL COST PER \$1,000 OF ASSETS	\$9 29	\$9 75
Number of individual members	3,954	2,546

GENERAL INFORMATION	STONEHAM	STOUGHTON
	STONEHAM CO-OPERATIVE BANK	THE STOUGHTON CO-OPERATIVE BANK
Real Estate Loans		
Number of loans	930	879
Average loan balance	\$6,969 18	\$5,723 95
Average interest rate	4.96%	5.08%
Classification of Expenses		
Compensations paid	\$32,522 77	\$29,813 03
Banking quarters expense	4,690 73	5,712 53
Charge-offs, furniture and fixtures	704 73	2,500 00
Advertising	2,847 89	3,087 32
Audit, assessments and contributions	3,964 07	3,929 73
All other expenses	11,013 08	14,619 16
TOTAL EXPENSES	\$55,743 27	\$59,661 77
Cost Per \$1,000 of Assets		
Compensations paid	\$4 25	\$4 80
Banking quarters expense	61	92
Charge-offs, furniture and fixtures	09	40
Advertising	37	50
Audit, assessments and contributions	52	63
All other expenses	1 44	2 35
TOTAL COST PER \$1,000 OF ASSETS	\$7 28	\$9 60
Number of individual members	4,387	4,118

SOMERVILLE		SOUTH-BRIDGE	SPRINGFIELD	
CENTRAL CO-OPERATIVE BANK	SOMERVILLE CO-OPERATIVE BANK	THE SOUTHBRIDGE CO-OPERATIVE BANK	HIGHLAND CO-OPERATIVE BANK	SPRINGFIELD CO-OPERATIVE BANK
412 \$5,856 36 5.24%	589 \$5,476 00 5.06%	1,141 \$6,385 13 5.12%	419 \$5,187 06 5.15%	1,083 \$6,433 92 4.94%
\$16,195 03 5,372 64 1,975 00 575 50 906 42 5,747 24	\$22,232 39 2,819 86 1,500 00 1,727 23 2,942 16 7,722 89	\$28,317 74 7,375 84 1,600 00 10,200 54 7,438 95 13,642 56	\$13,164 00 4,352 00 732 60 999 55 2,236 05 5,910 41	\$40,104 62 6,700 00 1,500 00 5,772 90 2,573 14 29,179 93
\$30,771 83	\$38,944 53	\$68,575 63	\$27,394 61	\$85,830 59
\$5 55 1 84 68 20 31 1 97	\$5 80 74 39 45 77 2 01	\$3 22 84 18 1 16 78 1 62	\$4 98 1 64 28 38 85 2 23	\$4 57 76 17 66 29 3 32
\$10 55	\$10 16	\$7 80	\$10 36	\$9 79
2,087	2,557	5,342	1,901	4,425

TAUNTON			TEMPLETON	TISBURY
MECHANICS' CO-OPERATIVE BANK	TAUNTON CO-OPERATIVE BANK	THE WEIR CO-OPERATIVE BANK	THE BALDWINVILLE CO-OPERATIVE BANK	THE MARTHA'S VINEYARD CO-OPERATIVE BANK
1,047 \$4,194 32 5.16%	1,067 \$4,829 80 5.08%	771 \$3,515 29 5.35%	200 \$4,030 47 5.81%	448 \$3,641 42 5.26%
\$34,384 58 2,607 02 1,000 00 3,220 89 2,272 89 11,544 03	\$39,735 82 9,008 96 3,400 00 9,540 03 2,361 81 15,058 70	\$20,934 50 2,789 94 870 64 1,520 02 2,315 48 9,327 52	\$7,790 25 599 30 100 00 233 69 1,229 59 3,117 21	\$13,866 16 1,663 24 423 30 360 93 2,197 25 4,240 00
\$55,029 41	\$79,105 32	\$37,758 10	\$13,070 04	\$22,750 88
\$6 47 49 19 61 43 2 17	\$5 82 1 31 50 1 40 35 2 20	\$5 56 74 23 40 61 2 48	\$8 48 65 11 26 1 34 3 39	\$7 13 85 21 19 1 13 2 18
\$10 36	\$11 58	\$10 02	\$14 23	\$11 69
4,728	5,911	2,285	679	967

GENERAL INFORMATION	UXBRIDGE	WAKEFIELD
	UXBRIDGE CO-OPERATIVE BANK	WAKEFIELD CO-OPERATIVE BANK
Real Estate Loans		
Number of loans	519	973
Average loan balance	\$4,944 84	\$7,283 56
Average interest rate	5.14%	4.82%
Classification of Expenses		
Compensations paid	\$12,485 00	\$34,965 33
Banking quarters expense	4,500 00	7,626 05
Charge-offs, furniture and fixtures	—	2,656 22
Advertising	1,222 72	2,529 11
Audit, assessments and contributions	1,969 47	3,445 75
All other expenses	3,748 00	17,565 21
TOTAL EXPENSES	\$23,925 19	\$68,787 67
Cost Per \$1,000 of Assets		
Compensations paid	\$4 21	\$4 19
Banking quarters expense	1 51	91
Charge-offs, furniture and fixtures	—	32
Advertising	41	30
Audit, assessments and contributions	66	41
All other expenses	1 26	2 11
TOTAL COST PER \$1,000 OF ASSETS	\$8 05	\$8 24
Number of individual members	1,538	6,934

GENERAL INFORMATION	WELLESLEY	WESTFIELD
	WELLESLEY CO-OPERATIVE BANK	WESTFIELD CO-OPERATIVE BANK
Real Estate Loans		
Number of loans	741	1,774
Average loan balance	\$6,803 13	\$5,837 58
Average interest rate	4.58%	4.97%
Classification of Expenses		
Compensations paid	\$26,518 49	\$46,824 30
Banking quarters expense	4,244 70	4,743 90
Charge-offs, furniture and fixtures	2,750 56	4,000 00
Advertising	4,900 24	6,939 47
Audit, assessments and contributions	4,688 90	5,983 60
All other expenses	11,030 20	23,457 12
TOTAL EXPENSES	\$54,133 09	\$91,948 39
Cost Per \$1,000 of Assets		
Compensations paid	\$4 42	\$3 88
Banking quarters expense	71	39
Charge-offs, furniture and fixtures	46	33
Advertising	82	58
Audit, assessments and contributions	77	50
All other expenses	1 83	1 95
TOTAL COST PER \$1,000 OF ASSETS	\$9 01	\$7 63
Number of individual members	2,793	5,291

WALPOLE	WALTHAM	WARE	WAREHAM	WEBSTER
WALPOLE CO-OPERATIVE BANK	MIDDLESEX FAMILY CO-OPERATIVE BANK	WARE CO-OPERATIVE BANK	WAREHAM CO-OPERATIVE BANK	THE WEBSTER CO-OPERATIVE BANK
671 \$6,404 81 4.89%	192 \$7,727 25 5.24%	1,825 \$4,965 56 5.31%	682 \$4,071 12 5.39%	451 \$4,966 87 4.89%
\$21,270 38 7,150 78 3,383 16 1,831 80 3,831 19 11,622 18	\$15,168 80 3,079 18 1,159 36 1,161 94 1,049 61 7,751 83	\$61,390 02 14,509 16 4,159 57 11,340 29 10,489 17 28,903 58	\$22,065 72 5,075 92 1,684 85 4,822 62 973 87 8,295 17	\$16,887 93 1,000 00 1,579 78 1,243 24 5,221 48
\$49,089 49	\$29,370 72	\$130,791 79	\$42,918 15	\$25,932 43
\$4 12 1 38 66 35 74 2 25	\$8 15 1 65 62 62 56 4 16	\$5 56 1 31 38 1 03 95 2 62	\$6 45 1 48 49 1 41 29 2 43	\$6 14 — 36 58 45 1 90
\$9 50	\$15 76	\$11 85	\$12 55	\$9 43
3,259	2,789	6,543	2,052	1,400

WEST SPRINGFIELD	WEYMOUTH			WINCHENDON
WEST SPRINGFIELD CO-OPERATIVE BANK	THE NORTH WEYMOUTH CO-OPERATIVE BANK	SOUTH SHORE CO-OPERATIVE BANK	SOUTH WEYMOUTH CO-OPERATIVE BANK	WINCHENDON CO-OPERATIVE BANK
1,771 \$5,837 38 5.06%	562 \$5,888 56 5.09%	879 \$5,746 22 5.06%	546 \$5,065 77 4.96%	357 \$3,051 41 5.19%
\$64,773 17 10,967 46 8,000 00 9,959 56 6,945 17 26,931 55	\$18,268 50 1,615 50 — 1,764 09 2,820 20 7,659 32	\$27,279 04 6,539 18 1,500 00 9,611 86 3,936 72 17,282 60	\$17,856 64 2,704 24 1,192 15 1,801 36 1,951 49 7,247 47	\$9,737 26 1,346 65 724 57 571 37 1,816 08 3,897 33
\$127,576 91	\$32,127 61	\$66,149 40	\$32,753 35	\$18,093 26
\$5 16 87 64 79 55 2 14	\$4 88 43 — 47 75 2 04	\$4 58 1 10 25 1 61 66 2 90	\$5 41 82 36 55 59 2 19	\$7 28 1 01 54 43 1 36 2 92
\$10 15	\$8 57	\$11 10	\$9 92	\$13 54
6,231	2,731	3,669	2,180	1,198

GENERAL INFORMATION	WINCHESTER	WINTHROP
	WINCHESTER CO-OPERATIVE BANK	WINTHROP CO-OPERATIVE BANK
Real Estate Loans		
Number of loans	698	645
Average loan balance	\$7,524 23	\$4,348 86
Average interest rate	4.79%	4.72%
Classification of Expenses		
Compensations paid	\$35,057 14	\$24,094 08
Banking quarters expense	5,436 33	3,111 23
Charge-offs, furniture and fixtures	1,555 50	—
Advertising	4,383 31	897 95
Audit, assessments and contributions	4,550 60	1,094 19
All other expenses	11,019 54	6,963 19
TOTAL EXPENSES	\$62,002 42	\$36,160 64
Cost Per \$1,000 of Assets		
Compensations paid	\$5 42	\$6 12
Banking quarters expense	84	79
Charge-offs, furniture and fixtures	24	—
Advertising	68	23
Audit, assessments and contributions	70	28
All other expenses	1 71	1 77
TOTAL COST PER \$1,000 OF ASSETS	\$9 59	\$9 19
Number of individual members	2,398	2,318

WOBURN	WORCESTER	WRENTHAM	YARMOUTH
WOBURN CO-OPERATIVE BANK	HOME CO-OPERATIVE BANK	WRENTHAM CO-OPERATIVE BANK	THE CAPE COD CO-OPERATIVE BANK
1,474 \$4,605 34 4.72%	573 \$7,670 10 5.42%	311 \$4,514 15 5.50%	939 \$5,921 04 5.42%
\$49,333 74 8,060 03 3,400 00 4,059 60 3,632 38 22,120 40	\$24,845 53 12,270 48 2,203 06 6,937 39 2,477 72 20,007 33	\$9,110 60 2,496 00 111 98 155 44 1,059 68 2,328 18	\$31,949 56 5,659 03 3,181 58 4,262 67 3,803 01 15,757 52
\$90,606 15	\$68,741 51	\$15,261 88	\$64,613 37
\$5 19 85 36 43 38 2 33	\$4 82 2 38 43 1 35 48 3 88	\$5 90 1 62 07 10 69 1 51	\$4 80 85 47 64 57 2 37
\$9 54	\$13 34	\$9 89	\$9 70
5,407	3,126	776	4,090

THE CO-OPERATIVE CENTRAL BANK
199 Washington Street, Boston, Rooms 405-406

Incorporated March 2, 1932

Began business March 18, 1932

Lawrence H. Marston, *President*

Herman J. Courtemanche, *Executive Manager and Treasurer*

M. Agnes Mulvihill, *Assistant Treasurer*

Board of Directors: M. A. Barrett, H. Y. Beastall, W. E. Boright, R. P. Brown, W. T. Chamberlain, W. G. Lord, L. H. Marston, G. H. Ogilvie, W. D. Palmer, H. H. Pierce, W. J. D. Ratcliff, A. H. Shepherdson, K. W. Tatro, W. L. Wallis, J. F. Welch

CENTRAL RESERVE FUND

STATEMENT OF CONDITION AT THE CLOSE OF BUSINESS, APRIL 30, 1960

<i>Assets</i>		<i>Liabilities</i>	
Current Assets:		Current Liabilities:	
Cash on hand and in banks	. \$ 27,975 28	Employees' tax withheld	. \$ 345 68
U. S. Government securities	. 11,586,129 47	Capital:	
Accrued interest on securities	. 92,185 89	Deposits by member banks of	
		assessments	. 10,893,343 00
Total Assets	. <u>\$11,706,290 64</u>	Earned surplus	. 758,901 79
		Undivided current earnings	. 53,700 17
		Total Liabilities	. <u>\$11,706,290 64</u>

SHARE INSURANCE FUND

(Under Chapter 73, Acts of 1934)

STATEMENT OF CONDITION AT THE CLOSE OF BUSINESS, APRIL 30, 1960

<i>Assets</i>		<i>Liabilities</i>	
Current Assets:		Capital:	
Cash on hand and in banks	. \$ 61,528 82	Paid-in assessments of member	
U. S. Government securities	. 14,992,387 51	banks	. \$11,231,790 95
Accrued interest on securities	. 132,978 90	Earned surplus from operations	. 3,257,565 33
		Surplus from banks converted	. 697,538 95
Total Assets	. <u>\$15,186,895 23</u>	Total Liabilities	. <u>\$15,186,895 23</u>

CO-OPERATIVE BANKS EMPLOYEES RETIREMENT ASSOCIATION

80 Federal Street, Boston

Organized January 15, 1946

Warren W. Oliver, *President*
 Arthur L. Whitten, *Vice President*

Spencer F. Deming, *Treasurer*
 William H. King, *Secretary*

Trustees: T. F. Begley, W. C. Harrison, J. R. Hughes, H. H. Nylund, G. H. Ogilvie,* W. W. Oliver, H. L. Ricker,
 K. A. Ryder,* B. Shea, S. M. Smith, H. M. Tipton, A. L. Whitten

STATEMENT OF CONDITION AT THE CLOSE OF BUSINESS, APRIL 30, 1960

<i>Assets</i>	
Due from banks and trust companies	\$ 77,531 90
Investments:	
U. S. Government securities	971,389 75
Shares in co-operative banks	814,000 00
Deposits in savings banks	44,000 00
Total Assets	\$1,906,921 65

<i>Liabilities</i>	
Deferred annuity premiums	\$ 11,903 24
Reserve for legal expenses	1,125 00
Advance premiums — future years	17,424 39
Single premium annuity	3,652 58
Advance for direct pensions	80,740 86
Supp. Pension Reserve	7,349 33
Employees' funds	766,735 55
Bank funds	974,050 23
Advance for expenses —	
unexpended	2,911 65
Collection fees	464 99
Investment income	20,096 27
Future contracts outstanding	18,879 81
Surplus	1,587 75
Total Liabilities	\$1,906,921 65

*Executive Committee.

ATTLEBORO—HEBRON BUILDING AND IMPROVEMENT ASSOCIATION **104 Knight Avenue**

Established February 2, 1901

Began business February 2, 1901

Howard E. Spooner, *President*

George I. Pierce, *Secretary*

Norman J. Jackson, *Treasurer*

Board of Directors: N. C. Baker,* W. E. Baker, W. Burrell,† J. A. Carlson, Peter Gagner, P. F. Gagner, N. J. Jackson, G. I. Pierce,*† J. P. Rose, I. A. Sherman, H. E. Spooner, R. E. Spooner, J. A. Thompson, C. W. Thompson, E. R. Westcott*†

Regular monthly meeting for receipt of moneys the fifteenth day of each month

STATEMENT OF CONDITION AT THE CLOSE OF BUSINESS, DECEMBER 31, 1959

<i>Assets</i>		<i>Liabilities</i>	
Loans:		Share capital:	
First mortgages on real estate . . .	\$211,543 05	Matured shares . . .	\$186,200 00
Shares of association . . .	4,608 54	Unmatured serial shares . . .	8,550 00
Real estate held:		Club accounts . . .	269 00
Association building . . .	943 64	Reserves:	
Other real estate . . .	10,196 77	Guaranty fund . . .	12,000 00
Furniture and fixtures . . .	95 00	Surplus . . .	20,605 14
Cash on hand and due from banks . . .	3,523 80	Borrowers' accumulations for taxes . . .	121 06
		Due on uncompleted loans . . .	785 15
Total Assets . . .	<u>\$230,910 80</u>	Notes payable . . .	2,300 00
		Other liabilities . . .	80 45
		Total Liabilities . . .	<u>\$230,910 80</u>

*Loan and Building Committee.

†Auditor.

GENERAL INFORMATION

<i>Annual Rates of Dividends Paid</i>		<i>Real Estate Loans</i>	
Unmatured serial shares . . .	3.60%	Number of loans . . .	77
Matured shares . . .	4.50%	Average loan balance . . .	\$2,747 31
		Average interest rate . . .	6.00%

Classification of Expenses

	<i>Amount</i>	<i>Cost Per \$1,000 of Assets</i>
Compensations paid . . .	\$2,037 00	\$ 8 82
Banking quarters expense . . .	159 09	69
Advertising . . .	65 00	28
Audit, assessments and contributions . . .	269 45	1 17
All other expenses . . .	1,169 52	5 06
Total . . .	<u>\$3,700 06</u>	<u>\$16 02</u>
Number of individual members . . .	300	

NORTH ATTLEBOROUGH—PLAINVILLE SAVINGS AND
LOAN ASSOCIATION
7 Elm Street

Established December, 1879

Began business February, 1880

Kenneth M. Cummings, *President*

Austin F. Grant, *Secretary and Treasurer*

Board of Directors: P. F. Armstrong, L. K. Barney, C. F. Breen, Jr., A. J. Canuel, R. E. Crowell, K. M. Cummings, D. O. Dalrymple, G. A. Gilmore, A. F. Grant, R. C. Halliday, J. W. Martin, Jr., Louis V. McAdams, O. F. Miner, D. R. Perreault, E. G. Ralston, G. E. Riley, G. A. Ruehmeling, L. E. Welch

Loan or Building Committee: Appointed from the Directors on each application for a loan

Regular monthly meeting for receipt of moneys the last bank business day of each month

STATEMENT OF CONDITION AT THE CLOSE OF BUSINESS, DECEMBER 31, 1959

<i>Assets</i>		<i>Liabilities</i>	
Loans:		Share capital:	
First mortgages on real estate . . .	\$1,333,406 95	Matured shares . . .	\$1,144,500 00
Shares of association . . .	26,986 00	Unmatured serial shares . . .	270,823 45
Investments:		Reserves:	
Bonds and notes . . .	134,851 97	Guaranty fund . . .	35,000 00
Bank stocks . . .	9,570 81	Surplus . . .	97,307 47
Cash on hand and due from banks . . .	116,188 03	Other reserves . . .	23,928 52
Other assets . . .	398 04	Dividends declared, not paid . . .	18,039 51
Total Assets . . .	<u>\$1,621,401 80</u>	Due on uncompleted loans . . .	6,533 03
		Borrowers' accumulations for taxes . . .	20,652 83
		Other liabilities . . .	4,616 99
		Total Liabilities . . .	<u>\$1,621,401 80</u>

GENERAL INFORMATION

<i>Annual Rates of Dividends Paid</i>		<i>Real Estate Loans</i>	
Unmatured serial shares . . .	3 3/8%	Number of loans . . .	301
Matured shares (includes extra) . . .	3 3/8%	Average loan balance . . .	\$4,429 92
		Average interest rate . . .	5.14%

Classification of Expenses

	<i>Amount</i>	<i>Cost Per \$1,000 of Assets</i>
Compensations paid . . .	\$14,201 02	\$ 8 7 6
Banking quarters expense . . .	1,188 66	73
Advertising . . .	855 26	53
Audit, assessments and contributions . . .	1,904 03	1 17
All other expenses . . .	2,312 68	1 43
Total . . .	<u>\$20,461 65</u>	<u>\$12 62</u>
Number of individual members . . .	1,491	

NORTON—NORTON SAVINGS AND LOAN ASSOCIATION
West Main Street

Established January 1, 1890

Began business January 1, 1890

Arthur T. Sturdy, *President*

Marguerite M. Mondor, *Secretary and Treasurer*

Board of Directors: W. A. Ashley, W. E. Fales,* J. A. Freeman, W. E. Haskell,* Marguerite M. Mondor, A. G. Ross,* J. B. Scott,*† A. T. Sturdy, L. A. Witherell,† A. F. Woodward. H. L. Zwicker

Regular monthly meeting for receipt of moneys the last day of each month

STATEMENT OF CONDITION AT THE CLOSE OF BUSINESS, DECEMBER 31, 1959

<i>Assets</i>		<i>Liabilities</i>	
Loans:		Share capital:	
First mortgages on real estate . . .	\$1,130,570 33	Matured shares . . .	\$740,400 00
Shares of association . . .	35,005 23	Unmatured serial shares . . .	293,284 34
Real estate held:		Reserves:	
Association building . . .	27,012 00	Guaranty fund and surplus . . .	104,493 38
Furniture and fixtures . . .	1,552 79	Dividends declared, not paid . . .	49,256 97
Cash on hand and due from banks . . .	35,745 72	Due on uncompleted loans . . .	26,366 24
Other assets . . .	14 86	Reserve for Federal income tax . . .	1,100 00
Total Assets . . .	<u>\$1,229,900 93</u>	Notes payable . . .	15,000 00
		Total Liabilities . . .	<u>\$1,229,900 93</u>

*Loan and Building Committee.
†Auditor.

GENERAL INFORMATION

<i>Annual Rates of Dividends Paid</i>		<i>Real Estate Loans</i>	
Unmatured serial shares . . .	4½%	Number of loans . . .	307
Matured shares (includes extra) . . .	5%	Average loan balance . . .	\$3,682 64
		Average interest rate . . .	5.95%

Classification of Expenses

	<i>Amount</i>	<i>Cost Per \$1,000 of Assets</i>
Compensations paid	\$ 9,071 35	\$ 7.37
Banking quarters expense	2,486 82	2 02
Charge-offs, furniture and fixtures	315 32	26
Advertising	34 00	03
Audit, assessments and contributions	803 47	65
All other expenses	3,832 42	3 12
Total	<u>\$16,543 38</u>	<u>\$13 45</u>
Number of individual members	524	

AGGREGATE STATEMENTS AND STATISTICAL DATA
RELATING TO CO-OPERATIVE BANKS

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STATEMENT No. 1

AGGREGATE STATEMENT OF CONDITION OF ALL CO-OPERATIVE BANKS

	April, 1960 174 Banks	April, 1959 176 Banks	Percentage of Total	
			April, 1960 %	April, 1959 %
ASSETS				
Real estate loans:				
Co-operative form	\$ 9,323,946 00	\$ 10,339,598 00	.78	.90
Direct reduction	750,438,899 62	687,548,634 18	62.48	59.96
G.I. loans	184,897,669 78	186,165,185 99	15.39	16.23
Federal Housing Administration, Title II	29,207,761 94	19,987,486 54	2.43	1.74
Statutory common form	6,579,534 70	6,002,623 70	.55	.52
Dues and principal payments suspended	4,532,325 08	4,549,602 88	.38	.40
Other real estate	1,987,135 37	1,554,730 80	.17	.14
Home modernization loans	2,915,288 52	2,626,862 70	.24	.23
Federal Housing Administration, Title I				
loans	525,601 69	391,404 13	.04	.03
Insurance and taxes paid on mortgaged				
property	35,578 91	36,673 42	—	—
Loans on shares and deposits:				
Serial	8,075,675 53	7,989,160 86	.67	.70
Paid-up certificates	5,853,228 15	5,145,188 62	.49	.45
Savings	3,709,542 76	2,593,438 94	.31	.23
Other financial institutions	88,504 49	100,601 71	.01	.01
Real estate held by foreclosure and in				
possession	912,459 53	758,765 30	.08	.07
Bank building	6,421,971 70	5,945,164 29	.53	.52
Alterations to leased quarters	308,231 96	260,005 79	.03	.02
Furniture and fixtures	2,088,559 40	1,979,346 64	.17	.17
Share Insurance Fund	1,199,281 45	1,214,805 80	.10	.11
Due from Co-operative Central Bank	10,893,140 48	10,642,332 51	.91	.93
Investments:				
U. S. Government obligations, direct and				
fully guaranteed	111,747,864 94	118,885,291 45	9.30	10.37
Other bonds and notes legal for reserve	1,886,725 11	4,770,502 89	.16	.42
Bonds and notes not legal for reserve	2,800,601 50	5,442,467 14	.23	.47
Federal Home Loan Bank stock	16,498,400 00	15,491,150 00	1.37	1.35
Shares in other co-operative banks	229,126 06	1,056,197 29	.02	.09
Cash and due from banks	37,271,571 28	44,387,734 21	3.10	3.87
Prepaid expenses	136,325 79	157,521 26	.01	.01
Other assets	608,590 34	645,198 04	.05	.06
TOTAL ASSETS	\$1,201,173,542 08	\$1,146,667,675 08	100.00	100.00
LIABILITIES				
Capital:				
Dues capital	\$176,057,217 00	\$183,002,133 00	14.66	15.96
Profits capital	27,447,200 04	28,154,513 35	2.29	2.46
Paid-up share certificates	451,707,000 00	455,401,400 00	37.61	39.72
Savings share accounts	387,411,349 61	335,653,872 41	32.25	29.27
Dividend savings accounts	8,825,645 23	7,818,082 63	.73	.68
Club accounts	1,313,317 53	1,213,537 17	.11	.11
Military share accounts	49 24	2,037 58	—	—
Suspended share accounts	61,469 95	55,192 05	—	—
Matured share accounts	175,260 09	179,579 42	.01	.02
Net undivided earnings	3,789,574 55	3,435,461 39	.32	.30
Reserves:				
Guaranty Fund	35,947,675 56	33,811,902 00	2.99	2.95
Surplus	39,223,338 86	39,088,659 51	3.27	3.41
Other reserves	23,995,702 47	20,313,072 42	2.00	1.77
Notes payable	3,117,500 00	830,000 00	.26	.07
Dividends declared	3,352,589 99	2,976,285 35	.28	.26
Credits of members not applied	227,696 84	223,912 91	.02	.02
Due on uncompleted loans	11,635,286 40	10,238,246 59	.97	.89
Borrowers' accumulations for taxes	25,749,442 62	23,299,527 78	2.14	2.03
Reserve for Federal income taxes	138,625 91	140,598 83	.01	.01
Unearned discount	289,651 97	229,782 47	.02	.02
Other liabilities	707,948 22	599,878 22	.06	.05
TOTAL LIABILITIES	\$1,201,173,542 08	\$1,146,667,675 08	100.00	100.00

STATEMENT No. 2

STATEMENT OF OPERATIONS FOR YEAR ENDING APRIL, 1960

OPERATING INCOME:		
Interest	\$52,881,287	82
Appraisal fees	130,633	75
Fines	230,619	38
Fees from sale of checks and redemption of Government bonds	109,402	55
Miscellaneous income	270,068	80
Total operating income	\$53,622,012	30
LESS OPERATING EXPENSE:		
Compensation to directors, officers, employees, etc.	\$ 5,661,249	53
Security committee	217,901	55
Rent (bank building)	138,995	91
Bank building income and expense	452,593	28
Rent, light, heat, etc. (leased quarters)	315,130	46
Depreciation, bank building or alterations to leased quarters	195,164	81
Depreciation, furniture, fixtures and equipment	309,452	31
Advertising	810,662	94
C.B.E. Retirement Fund	226,691	59
Audit and verification	359,218	26
Memberships and contributions	161,516	39
Printing, stationery, office supplies	362,037	35
Telephone, telegraph, postage and express	295,630	70
Social Security — O.A.B. — Unemployment Compensation	172,045	74
Share Insurance Fund amortization (yearly assessment)	820,042	75
On borrowed money	171,131	90
Legal services	48,431	62
Other operating expense	880,053	23
Total operating expense	\$11,597,950	32
Net operating income before interest and other charges	\$42,024,061	98
LESS INTEREST AND OTHER CHARGES:		
Interest adjustments to mature shares	113,440	51
Tellers' errors	4,913	05
Federal income tax	121,133	96
Depreciation Share Insurance Fund (original assessment)	10,893	23
Miscellaneous charges	76,006	86
Total interest and other charges	\$ 326,387	61
NET INCOME FOR PERIOD	\$41,697,674	37

RECONCILEMENT OF UNDIVIDED EARNINGS

Balance of net undivided earnings, April, 1959	\$ 3,435,461	39
Net income received during period	\$41,697,674	37
Less transfers to Guaranty Fund	2,081,468	32
Available for distribution	\$43,051,667	44
Dividends:		
Profits capital (dividends accumulated)	\$ 7,266,937	91
Paid-up share certificates	15,483,895	68
Savings share accounts	11,817,032	11
Dividend savings accounts	275,535	71
Military share accounts	69	37
Matured share accounts	568	37
Other	1,349	91
Total dividends	\$34,845,389	06
Balance of net earnings after dividends	\$ 8,206,278	38
Less transfer to:		
a. Surplus	\$ 3,710,310	06
b. Other unallocated reserves	706,393	77
	4,416,703	83
Balance of undivided earnings, April, 1960	\$ 3,789,574	55

STATEMENT No. 3

OPERATING EXPENSES

CLASSIFICATION	April, 1960		April, 1959	April, 1958	April, 1957	April, 1956
	Amount	Cost Per \$1,000 of Assets	Cost Per \$1,000 of Assets	Cost Per \$1,000 of Assets	Cost Per \$1,000 of Assets	Cost Per \$1,000 of Assets
Compensations paid	\$ 5,879,151 08	\$4 89	\$4 81	\$4 85	\$4 81	\$4 71
Banking quarters' expenses . .	1,107,267 47	92	93	91	87	99
Charge-offs, furniture and fixtures	309,452 11	26	23	21	—	—
Advertising	810,702 94	68	66	70	73	68
Audit, assessments and contributions	744,554 51	62	53	50	40	1 16
All other expenses	2,746,822 01	2 29	2 21	2 22	2 59	1 56
Total	\$11,597,950 12	\$9 66	\$9 37	\$9 39	\$9 40	\$9 10

Group No.	BANKS WITH ASSETS BETWEEN	No. of Banks	YEAR ENDING APRIL, 1960 COST PER \$1,000 OF ASSETS						
			Compensations Paid	Banking Quarters' Expenses	Charge-offs, Furniture and Fixtures	Advertising	Audit, Assessments and Contributions	All Other Expenses	Total
1	\$ 250,000 and \$ 1,000,000	7	\$7 36	\$1 30	\$0 08	\$0 21	\$0 74	\$2 86	\$12 55
2	1,000,000 and 3,000,000	42	5 80	1 13	29	38	61	2 33	10 54
3	3,000,000 and 5,000,000	47	5 61	1 07	25	56	53	2 44	10 48
4	5,000,000 and 7,000,000	23	5 36	1 21	34	82	64	2 35	10 72
5	7,000,000 and 10,000,000	23	4 97	81	31	62	58	2 17	9 46
6	10,000,000 and 15,000,000	15	4 75	87	31	83	65	2 44	9 85
7	15,000,000 and 20,000,000	10	4 39	71	20	80	64	2 14	8 88
8	20,000,000 and over	7	4 13	85	16	64	65	2 20	8 63

STATEMENT No. 4

STATISTICS — REAL ESTATE LOANS

CLASSIFICATION	April 1960	April 1959	April 1958	April 1957	April 1956	April 1955
Number of loans	163,392	159,523	156,297	152,844	151,014	146,774
Average loan balance	\$6,040	\$5,743	\$5,494	\$5,384	\$5,189	\$4,824
Average interest rate	5.06%	4.92%	4.75%	4.75%	4.71%	4.69%

STATEMENT No. 5

COMPARATIVE PERCENTAGE RATIOS AND MISCELLANEOUS FIGURES

	FOR YEAR ENDING OR AS OF:					
	April 1960	April 1959	April 1958	April 1957	April 1956	April 1955
DISTRIBUTION OF ASSETS	%	%	%	%	%	%
Real Estate Loans:						
Co-operative form . . . . .	.78	.90	1.12	1.46	1.68	2.14
Direct reduction and G.I.	77.87	76.19	77.69	80.12	80.66	78.93
All other	3.53	2.80	1.87	1.49	1.18	.88
Total real estate loans	82.18	79.89	80.68	83.07	83.52	81.95
Real estate by foreclosure, etc. . . . .	.08	.07	.07	.06	.07	.06
Investments in bonds and notes, etc.	11.08	12.70	10.77	9.89	9.00	9.22
Cash and due from banks	3.10	3.87	5.00	3.83	4.11	5.47
Other assets	3.56	3.47	3.48	3.15	3.30	3.30
Total Assets	100.00	100.00	100.00	100.00	100.00	100.00
DISTRIBUTION OF LIABILITIES						
Serial shares	16.95	18.42	20.10	21.80	22.87	24.27
Paid-up share certificates	37.61	39.72	41.70	43.58	45.30	47.33
Savings share accounts	32.25	29.27	25.77	21.97	18.50	15.39
Dividend savings accounts . . . . .	.73	.68	.65	.61	.56	.53
Club accounts . . . . .	.11	.11	.10	.09	.09	.07
Suspended share accounts	—	—	.01	.01	.01	—
Matured share accounts . . . . .	.01	.02	.02	.02	.02	.01
Total capital liabilities	87.66	88.22	88.35	88.08	87.35	87.60
General reserves	8.26	8.13	8.25	8.34	8.33	8.48
Notes payable . . . . .	.26	.07	.02	.15	.56	.24
Due on uncompleted loans . . . . .	.97	.89	.77	.89	1.28	1.19
Borrowers' accumulations for taxes	2.14	2.03	1.97	1.92	1.85	1.85
Other liabilities . . . . .	.71	.66	.64	.62	.63	.64
Total Liabilities	100.00	100.00	100.00	100.00	100.00	100.00
DISTRIBUTION OF GROSS INCOME						
Operating expenses	21.63	22.17	22.22	22.45	22.16	22.10
Interest and other charges . . . . .	.21	.78	.85	.61	.54	.94
Dividends distributed	64.98	64.88	64.46	63.26	62.80	63.02
Available for reserves	12.78	12.17	12.47	13.68	14.50	13.94
Total	100.00	100.00	100.00	100.00	100.00	100.00
DISTRIBUTION OF OPERATING EXPENSES						
Compensations paid	50.69	51.25	51.64	51.18	51.85	52.76
Banking quarters, expense	9.55	9.96	9.64	9.26	10.94	10.67
Charge-offs, furniture and fixtures	2.67	2.49	2.28	—	—	—
Advertising	6.99	7.04	7.43	7.81	7.56	7.10
Audit, assessments and contributions	6.42	5.69	5.27	—	—	—
All other expenses	23.68	23.57	23.74	31.75	29.65	29.47
Total	100.00	100.00	100.00	100.00	100.00	100.00
MISCELLANEOUS RATES						
General reserves to:						
Total assets less bonds and notes legal for re-						
serve, Federal Home Loan Bank stock,						
cash, due from banks, trust companies and						
the Co-operative Central Bank	9.69	9.79	9.74	9.72	9.65	9.98
Gross operating income to:						
Total assets (April closing)	4.46	4.23	4.23	4.19	4.10	4.06
Operating expenses to:						
Total assets (April closing) . . . . .	.97	.94	.94	.94	.91	.90
Transfers from earnings to general reserves to:						
Capital liabilities (April closing) . . . . .	.62	.55	.57	.63	.65	.62
AVERAGE DIVIDEND RATES PAID						
Serial shares	3.59	3.51	3.48	3.40	3.34	3.34
Paid-up share certificates	3.38	3.23	3.19	3.08	3.03	3.04
Savings share accounts	3.30	3.12	3.09	2.84	2.81	2.75
Dividend savings accounts	3.35	3.18	3.13	2.98	2.92	2.90



